

**Earn 10x Points with Flower Club**

Earn 10x Membership Rewards® points when you shop with Flower Club through January 31, 2005. Visit www.membershiprewards.flowerclub.com or call 1-800-775-7523 to select beautiful holiday flowers or find last-minute gift ideas. So brighten everyone's day with flowers or a gift from the Flower Club, and bonus points for you.

Order must be placed through URL shown above or by phone between 11/1/04-1/31/05 to qualify for bonus points. Cannot be combined with any other offers or special promotions. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 0237.

Visit www.membershiprewards.flowerclub.com or call 1-800-775-7523 to send flowers or gifts for them, and earn 10x points for you.

(Bonus ID 0237)

Wyndham Hotels & Resorts is joining the Membership Rewards® program!

Wyndham Hotels & Resorts has destinations throughout North America, the Caribbean and Mexico. At every Wyndham, you'll find a casually elegant atmosphere and amenities such as Herman Miller Aeron® chairs and Golden Door® toiletries. Redeem Certificates at Wyndham Hotels, Wyndham Resorts, Wyndham Luxury Resorts or Summerfield Suites by Wyndham.

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

(MR Message 9185)

Subject to availability. Advance reservations required.

Earn Double Membership Rewards® Points by Donating to Your Favorite Charity

Donate to any of over 1,000,000 U.S. charitable organizations and earn double Membership Rewards® points for every dollar you donate with an eligible, enrolled American Express® Card. This bonus point promotion is only eligible to Cardmembers who donate through the American Express Donation Site between October 1, 2004 and December 31, 2004.

To earn bonus points, you must be enrolled in the Membership Rewards program at the time of the donation and must charge your purchase on an eligible, enrolled American Express Card. Donations of Membership Rewards points are not tax deductible. Bonus Points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. The maximum number of points you can earn through this promotion is 25,000. Bonus ID: 5969.

To make a donation, go to www.americanexpress.com/donate.

Terms and conditions of the Membership Rewards program apply. For more information visit www.americanexpress.com/rewards. (Bonus ID 5969)

American Express Gift Cards - It's Good All Over the Place!

Membership Rewards enrollees can now redeem points for American Express® Gift Cards. American Express Gift Cards let the people you care about get exactly what they want, wherever they want. Unlike store gift cards or certificates, American Express Gift Cards are good in over a million places. From sushi to sporting goods to suede jackets, they're good in the U.S. wherever American Express® Cards are accepted. Give them to friends or family for holidays, birthdays, graduations, weddings, or just to say "thank you."

To preview this reward and to redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For questions about Gift Cards, please contact customer service at 1-877-AXP-GIFT. (MR Message 4264)



OPEN Savings Summary

DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

XXXX-XXXX

Page 7 of 7

Total Savings to Date For This Account	Savings Since May 2004	Savings This Period Through Dec 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since May 2004
AT&T - 5% OPEN SAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - 5% OPEN SAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - 5% OPEN SAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - 2% OPEN SAVINGS	Ongoing	\$0.00	2%	\$0.00	\$0.00
1-800-FLOWERS.COM - 15% OPEN SAVINGS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Other Ways To Save!
To see a complete list of partners and ways to save, visit open.americanexpress.com/savings, or call 1-800 NOW OPEN (669-6736)

- Ease the headache of payroll with Ceridian Payroll Services and Save!
- Put Expense Reports in their place with ExpensAble...
- Use your Business Card and save on Constant Contact email services.
- Find the perfect business gift and great savings at 1-800-FLOWERS.COM.
- Business Filings provides everything you need to incorporate your business online.

Blue for BusinessSM

DUPLICATE COPY

OPEN

SMALL BUSINESS NETWORKSM

6,760
Membership Rewards[®]
Points Available
at 11/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For
IT'S A BAGEL

Account Number

Closing Date
01/03/05

Page 1 of 7

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
4,566.70	0.00	+145.29	=4,711.99	364.82

Payment Due Date
01/28/05

Minimum Amount Due
Includes:
Past due amount
\$239.53
This month's amount due
\$125.29
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 01/03/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 3,488.01	Cash Advance Limit \$ 200.00	Available Cash Limit \$ 200.00
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Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Please note, your credit limit is \$8,200.00 and your cash limit is \$200.00.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for	Amount \$
12/29/04 Late Payment Fee	35.00
01/03/05 Periodic FINANCE CHARGE	110.29
Total of New Activity	145.29

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

Payment Coupon

Account Number

IT'S A BAGEL
GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

Payment Due Date:
01/28/05

Continued on Page 3

Please enter account number on all checks and correspondence.

Total New Balance
\$ 4,711.99

Make check payable to American Express.

Minimum Amount Due
\$364.82

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.

\$ _____
Amount enclosed

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

000471199000036482 02 H

DUPLICATE COPY

Prepared For
IT'S A BAGEL

Account Number

Closing Date
01/03/05

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Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 32	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	4,626.40	0.0745%	27.19%	27.22%	110.29
Cash Advances	0.00	0.0745%	0.00%	27.22%	0.00
					110.29

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.

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Prepared For

IT'S A BAGEL

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DUPLICATE COPY

Membership Rewards Options™ 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
PO Box 297813
Ft. Lauderdale, FL 33329-9785

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

Prepared for
MEMBERSHIP REWARDS ACCOUNT NUMBER
[REDACTED]

Available Points
6,760

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

Account Summary

Opening points balance	5,391
New points earned	+1,369
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	6,760

New Points Earned

11/01/04 - 11/30/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	1,369	0	1,369
Totals	1,369	0	1,369

Membership Rewards Options 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 Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn 10x Membership Rewards® points from Flowers USA



Surprise your Valentine with fresh flowers or unique gifts from Flowers USA! With low prices, starting at just \$29.99, choose from a wide variety of fresh flowers and quality gifts for your special Valentine this year. Best of all, earn 10x Membership Rewards points when you shop at www.flowersusa.com/amxmr or call 1-800-873-6165 with promo code 9951.

Shop online at www.flowersusa.com/amxmr or call 1-800-873-6165 with promo code 3134 for flowers and gifts this Valentine's Day.

(Bonus ID 1687)

Offer valid through 12/31/05. Not valid at retail stores or in conjunction with any other offer from Flowers USA. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1687.



Restoration Hardware Joins the Membership Rewards® program

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

Shop at over 100 Restoration Hardware stores, our catalog 1-800-762-1005 or online at www.Restorationhardware.com.

(MR Message 8137)

New! Redeem Points for The Melting Pot Gift Cards!



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

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

(MR Message 7324)

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 TRIPLE Points from DiscountOfficeSupply.com - All Year!

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

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

Start shopping, saving and earning TRIPLE points at www.discountofficesupply.com today--and EVERYDAY, ALL YEAR!

(Bonus ID 4852)



Pick Enterprise. We'll pick you up.*

Enjoy Great Rates with Enterprise Rent A Car®

Redeem now for an Enterprise rental car certificate, and enjoy great cars, great savings and free pick up* at more than 5,400 airport and neighborhood locations. Call 1-866-875-0459 for reservations, and mention customer code AMXMRP. Choose a \$50, \$75, \$100, \$200 or \$300 rewards toward your next rental with Enterprise.

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

(MR Message 6167)

*Pick-up and drop-off service is subject to geographic and other restrictions. Normal rental qualifications and restrictions apply. Enterprise Reward certificate terms and conditions apply.

Introducing the Cuisinart 10-Piece Commercial Cookware Set

Cuisinart would like to introduce the Cuisinart 10-piece Commercial Cookware Set (PRM395) for 25,000 points. The kitchens of France were the inspiration behind the elegant Cuisinart® Chef's Classic™ Stainless Cookware Collection. Set includes: 1-1/2 Qt. Saucepan w/Cover, 3 Qt. Saucepan w/Cover, 3-1/2 Qt. Sauté Pan w/Helper Handle and Cover, 8" Open Skillet, 10" Open Skillet, and 8 Qt. Stockpot w/Cover.

Redeem now at www.americanexpress.com/rewards.

(MR Message 9187)



Celebrate 2005 with a Gift Card from 800Wine.com

Whether you want to send a gift, join a wine club, or order a new wine rack for yourself, 800Wine.com has just what you need. The premier international wine gift, 800Wine.com ships all gifts locally, ensuring the fastest and least expensive service available today. Order 24 hours a day at www.800Wine.com.

For more information call 1-800-AXP-EARN or log on to www.americanexpress.com/rewards.

(MR Message 7148)



OPEN Savings Summary

DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

[REDACTED]

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**Total Savings to Date
For This Account**

**Savings Since
Jan 2005**

**Savings This Period
Through Jan 02**

\$	0.00	0.00	0.00
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Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard.

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings, or call 1-800-NOW/OPEN (669-6736)

Use your Business Card and save on Constant Contact email services.

Manage your business finances more effectively with QuickBooks and save.

Save on gift baskets, gourmet foods and flowers at 1-800-FLOWERS.COM

Incorporate your business online with Business Filings.

Blue for BusinessSM

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OPEN

SMALL BUSINESS NETWORKSM

6,883
Membership Rewards[®]
Points Available
at 12/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For
IT'S A BAGEL

Account Number

Closing Date
02/02/05

Page 1 of 7

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
4,711.99	0.00	-37.38	=4,674.61	255.74

Payment Due Date
02/27/05

Minimum Amount Due
Includes:
Past due amount
\$138.14
This month's amount due
\$117.60
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 02/02/05	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	8,200.00	3,525.39	0.00	0.00

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity * indicates posting date Amount \$

Total of Payment Activity **0.00**

New Activity for Amount \$

01/13/05*	Credit Adjustment for Purchase Finance Charge	-1.69
01/13/05*	Credit Adjustment for Purchase Finance Charge	-2.64
01/13/05*	Credit Adjustment for Purchase Finance Charge	-1.27
01/13/05*	Credit Adjustment for Purchase Finance Charge	-1.29
01/13/05*	Credit Adjustment for Purchase Finance Charge	-1.79
01/13/05*	Credit Adjustment for Purchase Finance Charge	-1.03
01/13/05*	Credit Adjustment for Purchase Finance Charge	-0.88
01/13/05*	Dispute - CHEVRON 0211778	-30.45
01/13/05*	Dispute - CHEVRON 0211778	-17.46

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

Continued on Page 3

Payment Coupon

Payment Due Date:
02/27/05

Please enter account number on all checks and correspondence.

Total New Balance
\$ 4,674.61

Make check payable to American Express.

Minimum Amount Due
\$255.74

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.

\$ _____
Amount enclosed

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

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000467461000025574 02 H

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the 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 the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate 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. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

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

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

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



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

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

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

DUPLICATE COPY

Prepared For
IT'S A BAGEL

Account Number

Closing Date
02/02/05

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New Activity continued		Amount \$
01/13/05	Dispute - CHEVRON 0211778	-28.59 Credit
01/13/05	Dispute - CHEVRON 0211778	-21.87 Credit
01/13/05	Dispute - CHEVRON 0211778	-21.62 Credit
01/13/05	Dispute - CHEVRON 0211778	-29.58 Credit
01/13/05	Dispute - CHEVRON 0211778	-14.82 Credit
01/30/05	Late Payment Fee	35.00
02/02/05	Periodic FINANCE CHARGE	102.60
Total of New Activity		-37.38

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 30					
Purchases	4,591.03	0.0745%	27.18%	27.22%	102.60
Cash Advances	0.00	0.0745%	0.00%	27.22%	0.00
					102.60

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.

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Prepared For

IT'S A BAGEL

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DUPLICATE COPY

Membership Rewards Options™ 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
PO Box 297813
Ft. Lauderdale, FL 33329-9785

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

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

Available Points

6,883

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

Account Summary	
Opening points balance	6,760
New points earned	+123
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	6,883

New Points Earned

12/01/04 - 12/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	123	0	123
Totals	123	0	123

Membership Rewards Options 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 Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Support Tsunami Support Reliefs with Membership Rewards® points

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

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

(MR Message 4061)



Experience the Thrill This Valentine's Day



Give your loved one a gift that will make his heart race. Redeem for a Richard Petty Driving Experience certificate for a ride-along in a NASCAR-style stock car at *Walt Disney World*® Speedway for only 10,000 Membership Rewards® points. Or, put him behind the wheel for 35,500 Membership Rewards points. It's a gift that he will never forget.

To learn more, visit www.1800bepetty.com or call 1-800-BE-PETTY (237-3889) or to transfer Membership Rewards points, go to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). (MR Message 4242)

Terms and conditions apply, for more information, visit www.membershiprewards.com.

Reward Yourself at Linens'n Things

LINENS-N-THINGS

Linens'n Things is the one-stop superstore for all your home fashion, houseware and home decorating needs. All the brand names you trust at guaranteed low prices everyday. Linens'n Things. Dream big. Pay little.

To find one of the nearly 500 locations nationwide nearest you, call toll-free 1-866-568-7378 or shop www.lnt.com anytime.

(MR Message 2201)

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

Continued on reverse



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

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

(MR Message 4012)

Vote the Membership Rewards® program Your Favorite Rewards program!

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

Log on to www.freddieawards.com to cast your vote now!

(MR Message 5218)



Earn Triple points at American Pearl

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

Visit www.americanpearl.com or call 1-800-847-3275 to shop and earn points.

(Bonus ID 1048)

Offer valid from December 1, 2004 to April 30, 2005 on purchases of \$1,000 or more. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 1048.

Introducing the CREATIVE MUVO Micro 256MB MP3/WMA Player

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

Redeem now at www.americanexpress.com/rewards.

(MR Message 2257)

Earn Double points from Oreck - Everyday, All Year!

Now Oreck offers Double points whenever you call 1-800-471-1446 and use your Card to purchase an Oreck product anytime, all year long. Select the Celoc® Hypo-Allergenic Plus 8-lb Oreck XL® Vacuum, and you'll also receive the 5-lb Oreck Compact Canister with 8 attachments perfect for small pickups and hard-to-reach places, PLUS, Double Membership Rewards® points.

Call 1-800-471-1446 to earn Double points on any Oreck purchase everyday, all year.

(Bonus ID 9836)

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

ORECK

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

OPEN Savings Summary

DUPLICATE COPY

Prepared For

██████████

IT'S A BAGEL

Account Number

██████████

Page 7 of 7

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Feb 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard.

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings, or call 1-800 NOW OPEN (669-6736)

Put Expense Reports in their place with ExpensAble...

Use your Business Card and save on subscriptions to USA-TODAY.

Business Filings provides everything you need to incorporate your business online.

Show your employees, prospects and clients your appreciation with a gift from 1-800-FLOWERS.COM

Save on QuickBooks financial management software and spend more time on your business, less time on your books.

Blue for BusinessSM

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OPEN

SMALL BUSINESS NETWORKSM

6,883
Membership Rewards[®]
Points Available
at 01/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For
IT'S A BAGEL

Account Number

Closing Date
03/02/05

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
4,674.61	0.00	+134.48	=4,809.09	370.22

Payment Due Date
03/27/05

Minimum Amount Due
Includes:
Past due amount
\$255.74
This month's amount due
\$114.48
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 03/02/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 3,390.91	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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See Page 7 For A Notice Of Changes To Your Agreement

See Page 9 For An Important Privacy Notice

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the minimum due amount, your account is in default and the balance is due in full.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	* Indicates posting date	Amount \$
Total of Payment Activity		0.00
New Activity for		Amount \$
03/01/05	Late Payment Fee	35.00
03/02/05	Periodic FINANCE CHARGE	99.48
Total of New Activity		134.48

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

Continued on Page 3

Payment Coupon

Account Number

Payment Due Date:
03/27/05

Please enter account number on all checks and correspondence.

Total New Balance
\$ 4,809.09

Make check payable to American Express.

Minimum Amount Due
\$370.22

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.

\$ _____
Amount enclosed

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

IT'S A BAGEL
GERMANTOWN MD 20876-5960

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000480909000037022 02 H

DUPLICATE COPY

Prepared For
IT'S A BAGEL

Account Number

Closing Date
03/02/05

Page 3 of 10

Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 28	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	4,724.87	0.0752%	27.44%	27.48%	99.48
Cash Advances	0.00	0.0752%	0.00%	27.48%	0.00
					99.48

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.

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Prepared For

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Account Number

Page 4 of 10

DUPLICATE COPY

Membership Rewards Options™ 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
PO Box 297813
Ft. Lauderdale, FL 33329-9785

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

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

Available Points
6,883

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

Account Summary	
Opening points balance	6,883
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	6,883

New Points Earned

01/01/05 - 01/31/05	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	0	0	0
Totals	0	0	0

Membership Rewards Options 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 Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Support Tsunami Support Reliefs with Membership Rewards® points

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

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

(MR Message 4061)



\$50 Benihana Gift Card



Experience the longest-running dining show 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 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 www.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 www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 2082)

Continued on reverse

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



Use Membership Rewards® points to Purchase Amtrak® Travel

Redeem Membership Rewards points towards Amtrak Certificates and travel to any Amtrak destination, including most major cities and exciting vacation spots nationwide. For Northeast travelers who are members of Amtrak Guest Rewards, take advantage of the Acela Express Buy Two, Get One offer through May 31, 2005. Must be a member of Amtrak Guest Rewards and register for the promotion at www.amtrakguestrewards.com or by calling 1-800-307-5000.

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

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

(MR Message 1030)



Redeem Membership Rewards® points for a Saks Certificate

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

For store locations, visit www.saks.com or call 1-866-290-9027.

(MR Message 2213)



Plan Your Next Trip with Marriott and the Membership Rewards® program

Feel the pulse of Times Square at the Renaissance New York Hotel Times Square. Relax in the sun at Spring Hill Suites in Boca Raton. You can redeem points for a stay at over 2,100 Marriott Hotels and Resorts locations worldwide. Choose from 4 travel award certificates--the \$100 Marriott Bonus Bucks Coupon, the Marriott Flex Weekend Award, the Marriott Platinum Any Night Award and the Marriott Spa Award.

Valid only at participating hotels. Blackout dates may apply. See award certificate for complete terms and conditions.

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

(MR Message 6026)



Earn Double points for Your Tickets at tkt.com

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

Offer maximum of 2,500 bonus points. Offer expires April 15th, 2005. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2764.

Book online at www.tkt.com or call 1-800-ALL-SHOWS to earn Double points.

(Bonus ID 2764)



Redeem points Today for Spring Savings

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

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

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.

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

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

Changes to Grace Period (Effective with billing periods beginning on or after May 4, 2005)

We are changing the grace period applicable to your Account. A "grace period" is the period of time in which finance charges are not assessed on certain balances. Previously, if you paid the new balance on your prior statement in full by the payment due date, finance charges would not be assessed on purchases during the current billing period. We are changing the grace period so that when you pay the prior new balance by the payment due date, finance charges will be assessed on purchases during the current billing period until the date that full payment of the prior new balance was received; purchases will not have a grace period for the entire billing period in this instance. However, if you paid the new balance on each of your two prior statements by their respective payment due dates, you will not be assessed finance charges on purchases for the entire current billing period. Also, if the previous balance on your billing statement is zero or a credit balance, no finance charges will be assessed on your purchase balance for the billing period. There is no longer any grace period for balance transfers. Accordingly, we are replacing subsection A of the **Finance Charges** section of your Agreement with the following:

"A. Finance Charges begin to accrue for each Charge as of the date the Charge is added to the daily balance, as described below. If payment in full for any New Balance shown on the statement for a billing period is credited to your Account by the Payment Due Date shown on that statement, then Finance Charges will not accrue for Purchases from the date on which payment in full of that New Balance is credited to your Account until the end of the billing period in which such payment is credited to your Account. In addition, Finance Charges will not accrue for Purchases during a billing period if (a) the Previous Balance shown on the billing statement for that billing period is zero or a credit balance, or (b) payment in full for the New Balance, if any, shown on the statements covering the two immediately preceding billing periods is credited to your Account by the respective Payment Due Dates shown on those statements. For purposes of this paragraph, Purchases do not include Balance Transfers or convenience checks."

Determining the Prime Rate Applicable to your Account

We are changing the timing of when we determine the Prime Rate used to calculate the variable APRs (and corresponding DPRs) applicable to your Account. Accordingly, we are replacing subsection C of the **Finance Charges** section of your Agreement with the following:

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

Average Daily Balance Method for Calculation of Finance Charges (Effective May 8, 2005)

As part of the changes to grace period described above, we are deleting the first sentence of the second paragraph of the **Average Daily Balance Method for Calculation of Finance Charges** section of your Agreement. We are also adding the following two sentences to the end of that section:

"In our sole discretion, we also may round any calculations made in determining the Finance Charges on your Account in any way that is convenient to us. Any such rounding may apply to or cause variations in your DPRs."

Balance Transfer Transaction Fees

We are replacing subsection 5 of the **Other Fees** section of your Agreement with the following:

"5. *Balance Transfer Fee*: We may assess a transaction fee for each Balance Transfer on your Account, as disclosed in the applicable Promotional Offer or at the time of the transaction. This fee, if assessed, is a **FINANCE CHARGE**."

Balance Transfers and Convenience Checks (Effective May 8, 2005)

We are amending the Agreement to clarify that convenience checks we provided to you that are used for certain purposes will be treated as a Cash Advance. Accordingly, we are replacing the second sentence of the second paragraph of the **Using the Card** section of your Agreement with the following:

"A convenience check that we identify as having been made payable to cash, to you, or to a bank, brokerage or similar asset account, or to a mortgage provider or insurance provider will be treated as a Cash Advance."

Arbitration (Effective May 8, 2005)

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

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

"As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us arising from or relating to your Account, this Agreement, the Electronic Funds Transfer Services Agreement, and any other related or prior agreement that you may have had with us, or the relationships resulting from any of the above agreements ("Agreements"), except for the validity, enforceability or scope of this Arbitration Provision or the Agreements."

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We are replacing the **Initiation of Arbitration Proceeding/Selection of Administrator** subsection with the following:

Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed (the "Code"), except to the extent the Code conflicts with this Agreement. Claims shall be referred to either the National Arbitration Forum ("NAF") or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of either of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select the other organization listed to serve as arbitration administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows:

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

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

"IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM."

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

"No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in this Agreement (including but not limited to the "Continuation" provision below) and without waiving either party's right to appeal such decision, should any portion of this "Restrictions on Arbitration" provision be deemed invalid or unenforceable, then the entire Arbitration Provision (other than this sentence) shall not apply."

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

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

Other Important Information About Your Account

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

- (1) Your name and account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The date and dollar amount of the suspected error.

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

Insurance Products Notice

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

An Important Notice Concerning Cardmember Privacy

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

What Information Do We Collect?

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

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

What Do We Do with This Information?

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

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

Your Opt Out Choices

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

Offers for Products and Services of Other Companies

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

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

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

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

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

Offers for Products and Services of Other Companies

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

Credit Information Provided to Our Affiliates

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

Offers for American Express Products and Services

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

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

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

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

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

Telephone Offers

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

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

Information We Share with Our Affiliates

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

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

E-Mail Offers

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

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

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.

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To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number

Closing Date
04/03/05

Page 1 of 5

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
4,809.09	0.00	+153.34	=4,962.43	503.56

Payment Due Date
04/28/05

Minimum Amount Due Includes:
Past due amount \$370.22
This month's amount due \$133.34
Please refer to page 2 for important information regarding your account

Credit Line Summary on 04/03/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 3,237.57	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the minimum due amount, your account is in default and the balance is due in full.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for	Amount \$
03/29/05 Late Payment Fee	35.00
04/03/05 Periodic FINANCE CHARGE	118.34
Total of New Activity	153.34

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

Payment Coupon

Account Number

IT'S A BAGEL

GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
04/28/05

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

Total New Balance
\$ 4,962.43

Make check payable to American Express.

Minimum Amount Due
\$503.56

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.

\$ _____
Amount enclosed

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

000496243000050356 02 H

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Prepared For

Account Number

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the 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 the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate 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. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

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.

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

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

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



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

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

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

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
04/03/05

Page 3 of 5

Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 32	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	4,872.67	0.0759%	27.70%	27.73%	118.34
Cash Advances	0.00	0.0759%	0.00%	27.73%	0.00
					118.34

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.

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[REDACTED]
IT'S A BAGEL

Account Number

[REDACTED]

Page 4 of 5

OPEN Savings Summary

DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

[REDACTED]

Page 5 of 5

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Apr 02
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard.

Other Ways To Save!

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Book your next trip through the OPEN Business Travel Center and save.

Save on Constant Contact eye catching email campaigns

Save on flowers, gift baskets and other business gifts at 1-800-FLOWERS.COM

Save on expense management software with ExpensAble.

Save on Quickbooks and have more time to do what you do best: run your business.

Blue for BusinessSM

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SMALL BUSINESS NETWORKSM

To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number

Closing Date
05/02/05

Page 1 of 5

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
4,962.43	0.00	+145.47	=5,107.90	629.03

Payment Due Date
05/27/05

Minimum Amount Due Includes:
Past due amount \$503.56
This month's amount due \$125.47
Please refer to page 2 for important information regarding your account

Credit Line Summary on 05/02/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 3,092.10	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
---------------------------------------	-------------------------------------	---	----------------------------------	------------------------------------

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the minimum due amount, your account is in default and the balance is due in full.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for	Amount \$
04/30/05 Late Payment Fee	35.00
05/02/05 Periodic FINANCE CHARGE	110.47
Total of New Activity	145.47

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

Payment Coupon

Account Number

IT'S A BAGEL
GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

Payment Due Date:
05/27/05

Continued on Page 3

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,107.90

Make check payable to American Express.

Minimum Amount Due
\$629.03

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

\$ _____
Amount enclosed



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Prepared For
IT'S A BAGEL

Account Number

Closing Date
05/02/05

Page 3 of 5

Finance Charges Billing days this period: 29	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	5,019.14	0.0759%	27.70%	27.73%	110.47
Cash Advances	0.00	0.0759%	0.00%	27.73%	0.00
					110.47

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.

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[REDACTED]

IT'S A BAGEL

Account Number

[REDACTED]

Page 4 of 5

DUPLICATE COPY
OPEN Savings Summary

Prepared For

IT'S A BAGEL

Account Number

[REDACTED]

Page 5 of 5

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through May 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard.

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Use your Business Card and save on Constant Contact email services.

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Put Expense Reports in their place with ExpensAble...

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To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number

Closing Date
06/02/05

Page 1 of 5

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,107.90	0.00	+157.83	=5,265.73	766.86

Payment Due Date
06/27/05

Minimum Amount Due Includes:
Past due amount \$629.03
This month's amount due \$137.83
Please refer to page 2 for important information regarding your account

Credit Line Summary on 06/02/05	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	8,200.00	2,934.27	0.00	0.00

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the minimum due amount, your account is in default and the balance is due in full.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for	Amount \$
05/29/05 Late Payment Fee	35.00
06/02/05 Periodic FINANCE CHARGE	122.83
Total of New Activity	157.83

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

Payment Coupon

Account Number

IT'S A BAGEL
GERMANTOWN MD 20876-5960

Payment Due Date:
06/27/05

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

Total New Balance
\$ 5,265.73

Make check payable to American Express.

Minimum Amount Due
\$766.86

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

\$ _____
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



000526573000076686 02 H

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Prepared For
[REDACTED]
IT'S A BAGEL

Account Number
[REDACTED]

Closing Date
06/02/05

Page 3 of 5

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	5,172.68	0.0766%	27.95%	27.99%	122.83
Cash Advances	0.00	0.0766%	0.00%	27.99%	0.00
					122.83

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.

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IT'S A BAGEL

Account Number

Page 4 of 5

DUPLICATE COPY
OPEN Savings Summary

Prepared For

██████████
 IT'S A BAGEL

Account Number

██████████

Page 5 of 5

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Jun 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard.

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To see a complete list of partners and ways to save, visit open.americanexpress.com/savings or call 1-800 NOW OPEN (669-6736)

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To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number

Closing Date
07/03/05

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,265.73	0.00	+35.00	=5,300.73	872.86

Payment Due Date
07/28/05

Minimum Amount Due Includes:
Past due amount \$766.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 07/03/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
---------------------------------------	-------------------------------------	---	----------------------------------	------------------------------------

Your account has been cancelled and suspended. Please return all credit cards.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for	Amount \$
06/29/05 Late Payment Fee	35.00
Total of New Activity	35.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0773%	0.00%	28.24%	0.00
Cash Advances	0.00	0.0773%	0.00%	28.24%	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.

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Payment Coupon

Account Number

Payment Due Date:
07/28/05

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$872.86

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

IT'S A BAGEL

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

Mail Payment to:



AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



000530073000087286 02 H

DUPLICATE COPY

Prepared For

Account Number

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the 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 the feature. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate 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. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. If you paid the New Balance on your prior statement in full by its payment due date, and you pay the New Balance on this statement by its payment due date, then you will avoid additional Finance Charges on purchases included in the New Balance on this statement.

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.

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

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

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



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

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

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

OPEN Savings Summary

DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

Page 3 of 3

	Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Jul 02
\$	0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard.

Other Ways To Save!

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
08/02/05

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	978.86

Payment Due Date
08/27/05

Minimum Amount Due Includes:
Past due amount \$872.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 08/02/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity *Indicates posting date

Amount \$

Total of Payment Activity 0.00

Amount \$

Total of New Activity 0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 30					
Purchases	0.00	0.0773%	0.00%	28.24%	0.00
Cash Advances	0.00	0.0773%	0.00%	28.24%	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.

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

Payment Coupon

Account Number

Payment Due Date:
08/27/05

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$978.86

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

\$ _____
Amount enclosed

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

GERMANTOWN MD 20876-5960



Mail Payment to:



AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



000530073000097886 02 H

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OPEN Savings Summary

Prepared For

IT'S A BAGEL

Account Number

Page 3 of 3

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Aug 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
09/02/05

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,084.86

Payment Due Date
09/27/05

Minimum Amount Due
Includes:
Past due amount \$978.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 09/02/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0780%	0.00%	28.49%	0.00
Cash Advances	0.00	0.0780%	0.00%	28.49%	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.

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

Payment Coupon

Account Number

Payment Due Date:
09/27/05

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$ 1,084.86

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

IT'S A BAGEL
GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

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

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000530073000108486 02 H

DUPLICATE COPY OPEN Savings Summary

Prepared For

IT'S A BAGEL

Account Number

XXXX-XXXX

Page 3 of 3

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Sep 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

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Save 20% on payroll preparation with Ceridian

Save 10% on a 12 month subscription to USA Today

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
10/03/05

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,190.86

Payment Due Date
10/28/05

Minimum Amount Due
Includes:
Past due amount \$1,084.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 10/03/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
---	----------------------------------	--------------------------------------	-------------------------------	---------------------------------

Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity * Indicates posting date	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0786%	0.00%	28.72%	0.00
Cash Advances	0.00	0.0786%	0.00%	28.72%	0.00
					0.00

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

Payment Coupon

Account Number

Payment Due Date: 10/28/05
Please enter account number on all checks and correspondence.

Total New Balance \$5,300.73
Make check payable to American Express.

Minimum Amount Due \$1,190.86
See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

IT'S A BAGEL
GERMANTOWN MD 20876-5960

\$ _____
Amount enclosed

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

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000530073000119086 02 H

OPEN Savings Summary

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Prepared For
 IT'S A BAGEL

Account Number
 [REDACTED]

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Oct 02
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
11/02/05

Page 1 of 2

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,296.86

Payment Due Date
11/27/05

Minimum Amount Due
Includes:
Past due amount
\$1,190.86
This month's amount due
\$106.00
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 11/02/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity * Indicates posting date	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 30					
Purchases	0.00	0.0786%	0.00%	28.72%	0.00
Cash Advances	0.00	0.0786%	0.00%	28.72%	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.

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

Payment Coupon

Account Number

Payment Due Date: 11/27/05
Please enter account number on all checks and correspondence.

Total New Balance \$5,300.73
Make check payable to American Express.

Minimum Amount Due \$1,296.86
See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

IT'S A BAGEL

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

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

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
12/02/05

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,402.86

Payment Due Date
12/27/05

Minimum Amount Due
Includes:
Past due amount
\$1,296.86
This month's amount due
\$106.00
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 12/02/05	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity * Indicates posting date	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 30					
Purchases	0.00	0.0793%	0.00%	28.97%	0.00
Cash Advances	0.00	0.0793%	0.00%	28.97%	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.

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

Payment Coupon

Account Number

Payment Due Date: 12/27/05
Please enter account number on all checks and correspondence.

Total New Balance \$ 5,300.73
Make check payable to American Express.

Minimum Amount Due \$ 1,402.86
See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

IT'S A BAGEL
GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

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

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000530073000140286 02 H

OPEN Savings Summary

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Prepared For

IT'S A BAGEL

Account Number

Page 3 of 3

Total Savings to Date For This Account	Savings Since Jan 2005	Savings This Period Through Dec 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2005
ADMINISTAFF - HUMAN RESOURCE OUTSOURCING	Ongoing	\$0.00	25%	\$0.00	\$0.00
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing	\$0.00	3%	\$0.00	\$0.00
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
BUSINESS FILINGS - INCORPORATE YOUR BUSINESS	Ongoing	\$0.00	20%	\$0.00	\$0.00
CERIDIAN - PAYROLL SERVICES	Ongoing	\$0.00	20%	\$0.00	\$0.00
CONSTANT CONTACT - EMAIL MARKETING SERVICES	Ongoing	\$0.00	15%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
EXPENSABLE - EXPENSE MANAGEMENT SOFTWARE	Ongoing	\$0.00	25%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - HOTELS & RESORTS IN THE U.S. AND PUERTO RICO	Ongoing	\$0.00	3%	\$0.00	\$0.00
LOGOWORKS - CUSTOM LOGO DESIGN	Ongoing	\$0.00	15%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
USA TODAY - ALL SUBSCRIPTIONS	Ongoing	\$0.00	10%	\$0.00	\$0.00
WINGATE INNS - HOTELS IN THE U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

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Save 20% on payroll preparation with Ceridian - visit open.americanexpress.com/ceridian

Save 25% on easy-to-use expense management software - visit open.americanexpress.com/expensable

Protect your personal assets by incorporating and save 20% - visit open.americanexpress.com/bizfilings

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
01/02/06

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,508.86

Payment Due Date
01/27/06

Minimum Amount Due
Includes:
Past due amount \$1,402.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 01/02/06	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
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Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0800%	0.00%	29.23%	0.00
Cash Advances	0.00	0.0800%	0.00%	29.23%	0.00
					-0.00

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

Payment Coupon

Account Number

Payment Due Date:
01/27/06

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$ 1,508.86

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

\$ _____
Amount enclosed

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

IT'S A BAGEL
GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



000530073000150886 02 H

OPEN Savings Summary

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Prepared For
 [REDACTED]
 IT'S A BAGEL

Account Number
 [REDACTED]

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Jan 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing	\$0.00	3%	\$0.00	\$0.00
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - HOTELS & RESORTS IN THE U.S. AND PUERTO RICO	Ongoing	\$0.00	3%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - OFFICE SUPPLIES IN-STORE, ONLINE, OR BY CATALOG	Ongoing	\$0.00	2%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
USA TODAY - ALL SUBSCRIPTIONS	Ongoing	\$0.00	10%	\$0.00	\$0.00
WINGATE INNS - HOTELS IN THE U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your Summary of Accounts page online at www.americanexpress.com/accountssummary.

Other Ways To Save!

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Prepared For
IT'S A BAGEL

Account Number

Closing Date
02/02/06

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,614.86

Payment Due Date
02/27/06

Minimum Amount Due
Includes:
Past due amount
\$1,508.86
This month's amount due
\$106.00
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 02/02/06	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
---	----------------------------------	--------------------------------------	-------------------------------	---------------------------------

Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity * Indicates posting date	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0800%	0.00%	29.23%	0.00
Cash Advances	0.00	0.0800%	0.00%	29.23%	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.

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

Payment Coupon

Account Number

IT'S A BAGEL

GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
02/27/06

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$1,614.86

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

\$ _____
Amount enclosed

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

000530073000161486 02 H

OPEN Savings Summary DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

Page 3 of 3

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Feb 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing	\$0.00	3%	\$0.00	\$0.00
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - HOTELS & RESORTS IN THE U.S. AND PUERTO RICO	Ongoing	\$0.00	3%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
USA TODAY - ALL SUBSCRIPTIONS	Ongoing	\$0.00	10%	\$0.00	\$0.00
WINGATE INNS - HOTELS IN THE U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your Summary of Accounts page online at www.americanexpress.com/accountssummary.

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings, or call 1-800 NOW OPEN (669-6736)

Save 3% when purchasing American Express Gift Cards online at opensavings.com/giftcards

Save an extra 5% on purchases from 1-800-FLOWERS.COM. Visit opensavings.com/flowers.

Save 45% on the cover price of USA Today. Visit opensavings.com/usatoday.

Save 15% on eye catching email campaigns with Constant Contact. Visit opensavings.com/constantcontact.

Save 15% on professional logo design services with Logoworks. Visit opensavings.com/logoworks.

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SMALL BUSINESS NETWORKSM

To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number

Closing Date
03/02/06

Page 1 of 2

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,720.86

Payment Due Date
03/27/06

Minimum Amount Due Includes:
Past due amount \$1,614.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 03/02/06	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	8,200.00	2,899.27	0.00	0.00

Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 28					
Purchases	0.00	0.0807%	0.00%	29.49%	0.00
Cash Advances	0.00	0.0807%	0.00%	29.49%	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.

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

Payment Coupon

Account Number

Payment Due Date:
03/27/06

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$1,720.86

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

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

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

Mail Payment to:



AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000530073000172086 02 H

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SMALL BUSINESS NETWORKSM

To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number
[REDACTED]

Closing Date
04/03/06

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,826.86

Payment Due Date
04/28/06

Minimum Amount Due
Includes:
Past due amount \$1,720.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 04/03/06	Total Credit Line \$ 8,200.00	Available Credit Line \$ 2,899.27	Cash Advance Limit \$ 0.00	Available Cash Limit \$ 0.00
---	----------------------------------	--------------------------------------	-------------------------------	---------------------------------

Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 32					
Purchases	0.00	0.0815%	0.00%	29.74%	0.00
Cash Advances	0.00	0.0815%	0.00%	29.74%	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.

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

Payment Coupon

Account Number
[REDACTED]

[REDACTED]
IT'S A BAGEL
[REDACTED]

GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
04/28/06

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$ 1,826.86

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

\$ _____
Amount enclosed

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

[REDACTED] 000530073000182686 02 r

DUPLICATE COPY
OPEN Savings Summary

Prepared For
 IT'S A BAGEL

Account Number

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Apr 02
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing	\$0.00	3%	\$0.00	\$0.00
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - HOTELS & RESORTS IN THE U.S. AND PUERTO RICO	Ongoing	\$0.00	3%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
USA TODAY - ALL SUBSCRIPTIONS	Ongoing	\$0.00	10%	\$0.00	\$0.00
WINGATE INNS - HOTELS IN THE U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Full terms and conditions for the offers above are available on your Summary of Accounts online. Log on to www.opensavings.com. Your OPEN Savings totals are updated daily.

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings or call 1-800 NOW OPEN (669-6736)

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SMALL BUSINESS NETWORKSM

To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number

Closing Date
05/02/06

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	=5,300.73	1,932.86

Payment Due Date
05/27/06

Minimum Amount Due Includes:
Past due amount \$1,826.86
This month's amount due \$106.00
Please refer to page 2 for important information regarding your account

Credit Line Summary on 05/02/06	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	8,200.00	2,899.27	0.00	0.00

Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity

* Indicates posting date

Amount \$

Total of Payment Activity

0.00

Total of New Activity

0.00

Finance Charges

Billing days this period: 29

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	0.00	0.0815%	0.00%	29.74%	0.00
Cash Advances	0.00	0.0815%	0.00%	29.74%	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.

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

Payment Coupon

Account Number

Payment Due Date:
05/27/06

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$1,932.86

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

\$ _____
Amount enclosed

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

Mail Payment to:



AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



000530073000193286 02 H

DUPLICATE COPY OPEN Savings Summary

Prepared For

IT'S A BAGEL

Account Number

Page 3 of 3

	Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through May 01
\$	0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	May 01, 2006	\$0.00	3%	\$0.00	\$0.00
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - HOTELS & RESORTS IN THE U.S. AND PUERTO RICO	Ongoing	\$0.00	3%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
USA TODAY - ALL SUBSCRIPTIONS	Ongoing	\$0.00	10%	\$0.00	\$0.00
WINGATE INNS - HOTELS IN THE U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Full terms and conditions for the offers above are available on your Summary of Accounts online. Log on to www.opensavings.com. Your OPEN Savings totals are updated daily.

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings or call 1-800 NOW OPEN (669-6736)

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To manage your Account online, visit us at open.americanexpress.com

Prepared For
IT'S A BAGEL

Account Number
[REDACTED]

Closing Date
06/02/06

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,300.73	0.00	0.00	5,300.73	2,038.86

Payment Due Date
06/27/06

Minimum Amount Due
Includes:
Past due amount
\$1,932.86
This month's amount due
\$106.00
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 06/02/06	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	8,200.00	2,899.27	0.00	0.00

Your account has been cancelled and suspended.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
Total of New Activity	0.00

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0822%	0.00%	29.99%	0.00
Cash Advances	0.00	0.0822%	0.00%	29.99%	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.

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

Payment Coupon

Account Number
[REDACTED]

Payment Due Date:
06/27/06

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,300.73

Make check payable to American Express.

Minimum Amount Due
\$ 2,038.86

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

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

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

Mall Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000530073000203886 02 H

OPEN Savings Summary

DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

[REDACTED]

Page 3 of 3

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Jun 01
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing	\$0.00	3%	\$0.00	\$0.00
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing	\$0.00	5%	\$0.00	\$0.00
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - CAR RENTALS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HYATT - HOTELS & RESORTS IN THE U.S.	Ongoing	\$0.00	3%	\$0.00	\$0.00
RUBY TUESDAY - CASUAL DINING	Ongoing	\$0.00	5%	\$0.00	\$0.00
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing	\$0.00	40%	\$0.00	\$0.00
USA TODAY - ALL SUBSCRIPTIONS	Ongoing	\$0.00	10%	\$0.00	\$0.00
WINGATE INNS - HOTELS IN THE U.S.	Ongoing	\$0.00	5%	\$0.00	\$0.00
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing	\$0.00	5%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Other Ways To Save!

Payment Coupon

Account Number

[REDACTED]

Payment Due Date:
07/27/04

Please enter account number on all checks and correspondence.

Total New Balance
\$ 1,098.06

Make check payable to American Express.

Minimum Amount Due
\$22.00

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.



IT'S A BAGEL

GAITHERSBURG MD 20877-1450



\$ _____
Amount enclosed

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

Mail Payment to:



AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



[REDACTED] 000109806000002200 02 r

11775 R075A08 04505 00102 2

Correspondence

Change of Address
If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

GERMANTOWN

MD 20876-5960

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

QE BRD

REPOSITORY DETAILED RESULTS

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 33.00

CHECK# : 1836
TRACE# : [REDACTED]
PROC DATE: 09/24/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
33.00

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

PRESENTMENT DATE: 09/24/2004
BOOK#: 002908 AUX CHECK#:
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: JPMORGAN CHASE BANK, NA
MAKER NAME :

RETURN SEQ# : 0000
RETURN DATE :
DEROG :

REQUEST QUALITY CONTROL DATA

PFK: 4-QE BR S 5-QE BR R 7-QE BR M 10-SCROLL UP 11-SCROLL DOWN

QEBRD,

REPOSITORY DETAILED RESULTS

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 25.00

CHECK# : 1818
TRACE# : [REDACTED]
PROC DATE: 08/21/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
25.00

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

PRESENTMENT DATE: 08/21/2004
BOOK#: 001142 AUX CHECK#:
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: JPMORGAN CHASE BANK, NA
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

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 50.00

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 07/11/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
50.00

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

PRESENTMENT DATE: 07/11/2004
BOOK#: 008053 AUX CHECK#: 1185
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
MAKER NAME :

RETURN SEQ# : 0000
RETURN DATE :
DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBR5 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN

QEBRD

REPOSITORY DETAILED RESULTS

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 600.00

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 06/16/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
600.00

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

PRESENTMENT DATE: 06/16/2004
BOOK#: 008093 AUX CHECK#: 1151
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
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

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 400.00

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 05/21/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
400.00

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

PRESENTMENT DATE: 05/21/2004
BOOK#: 008307 AUX CHECK#: 1118
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
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

QE BRD

REPOSITORY DETAILED RESULTS

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 600.00

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 04/21/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
600.00

[REDACTED]

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

PRESENTMENT DATE: 04/21/2004
BOOK#: 008233 AUX CHECK#: 1075
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
MAKER NAME :

RETURN SEQ# : 0000
RETURN DATE :
DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QE BR S 5-QE BR R 7-QE BR M 10-SCROLL UP 11-SCROLL DOWN

QEBRD

REPOSITORY DETAILED RESULTS

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: BRANCH BNKG AND TRUST COMPANY
AMOUNT: \$ 400.00

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 03/20/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
400.00

[REDACTED]

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

PRESENTMENT DATE: 03/20/2004
BOOK#: 008076 AUX CHECK#: 1023
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
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

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: EAGLEBANK
AMOUNT: \$ 50.55

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 02/20/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
50.55

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

PRESENTMENT DATE: 02/20/2004
BOOK#: 008026 AUX CHECK#: 1684
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
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

S-GCSA-10 06/20/07

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: EAGLEBANK
AMOUNT: \$ 31.06

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 08/15/2003

ACCOUNT NUMBERS POSTED
[REDACTED]

POSTED AMOUNT
31.06

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

PRESENTMENT DATE: 08/15/2003
BOOK#: 008160 AUX CHECK#: 1379
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
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

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: EAGLEBANK
AMOUNT: \$ 23.92

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 01/16/2004

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
23.92

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

PRESENTMENT DATE: 01/16/2004
BOOK#: 008193 AUX CHECK#: 1636
PAYMENT TYPE : PAPER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK: BANK OF AMERICA, NA
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