

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
01/29/07

Page 3 of 8

<b>Due in Full continued</b>				Amount \$
01/14/07	AMAZON.COM 98101 AMAZON.COM MERCHANDISE ROC No. 0052764279	AMZN.COM/BILL	WA	39.40
01/14/07	AMAZON.COM 98101 AMAZON.COM MERCHANDISE ROC No. 0052777363	AMZN.COM/BILL	WA	12.90
01/15/07	LIFE SCIENCE PHARMACHARRIMAN PHARMACUETICALS		NY	46.00
<b>Total Due in Full Activity</b>				<b>533.65</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 14.15%, the DPR is 0.0388%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News



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

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

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

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

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number  
**1M33334712**

Available Points  
**3,779,950**

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

Account Summary	Opening points balance	3,608,588
	New points earned	+171,362
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	=3,779,950

New Points Earned 12/01/06 - 12/31/06	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	1,989	0	0	1,989
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	17,022	0	0	17,022
Add'l Gold XXXX-XXXXX8-45019	52	0	0	52
Add'l Gold XXXX-XXXXX8-43030	12,251	0	0	12,251
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-63019	92,149	0	-31,030 12/2006	61,119
Add'l Gold XXXX-XXXXX2-63027	73,448	0	-17,737 12/2006	55,711
Add'l Gold XXXX-XXXXX2-62060	25,360	0	-6,049 12/2006	19,311
Add'l Gold XXXX-XXXXX2-63076	46,790	0	-42,883 12/2006	3,907
<b>Totals</b>	<b>269,061</b>	<b>0</b>	<b>-97,699</b>	<b>171,362</b>

Membership Rewards Plus 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 Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

**WILLIAMS-SONOMA**

### Redeem Membership Rewards® Points for a Williams-Sonoma Gift Card

With a gift card from Williams-Sonoma®, Cardmembers enrolled in the Membership Rewards program can outfit their kitchens with professional-quality cookware, cooks' tools, cutlery, and more. Williams-Sonoma offers the products and expert advice that make cooking and entertaining at home a pleasure.

For a store near you, visit [williams-sonoma.com](http://williams-sonoma.com) or call 1-800-541-2233.

(MR Message 6118)

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.



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

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

10x point offer valid through 12/31/07. 100 bonus points offer valid 12/1/06-2/15/07 only. Not valid in retail stores or in conjunction with any other offer from FTD. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus ID: 38753984.

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

(MR Message 7383)

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

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

Terms and conditions of the Membership Rewards program apply.

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

(MR Message 6421)



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

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

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

To learn more about KODAK Creative Network, visit [creative.kodak.com](http://creative.kodak.com) and earn double points today!

(MR Bonus ID 0341)



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

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

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

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

(MR Message 8189)



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

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

Terms and conditions of the Membership Rewards program apply, for more information visit [membershiprewards.com](http://membershiprewards.com). Individual air carrier restrictions may apply. Taxes and fees may apply.

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

(MR Message 2166)





**Trader Joe's Now Accepting American Express® Cards**

(CE 108463)

**TRADER JOE'S®**

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

**Now Accepting American Express® Cards!**



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

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

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

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

(CE 108326)

**Enjoy Centurion Dining Reservations Around the World**



For dinner reservations across town, across the country, or across the ocean, look to the Centurion Dining Reservations program available to you as a Centurion member. Every day, a reservation is held at more than 1,000 of the most highly acclaimed restaurants worldwide. So when the need arises for a reservation at a hometown favorite or an outstanding restaurant in another city, Centurion Dining Reservations can help.

Reservations are provided on a first-come, first-served basis, so please call as early as possible. All cancellations must be made by calling Centurion Concierge at least 24 hours in advance of the reservation, otherwise a \$15-per-person cancellation fee (\$60 minimum; \$120 maximum) will apply.

To make a reservation through Centurion Dining Reservations, please call 1-877-877-0987, option 2.

(CE 108399)

**Enjoy a Customized Voyage Aboard Your Own Private Yacht**



The new Private Yacht Program offers a choice of distinctive yachts available for charter around the world, complete with professional crews and talented chefs. Chart your own course with custom itineraries, personalized menus and flexible, freestyle schedules. Experience an exclusive private yacht charter vacation with a partner and receive a special benefit of \$750 or more.

For more information about the broad range of private yachts available for charter, call the specialists at Centurion Travel Service at 1-877-877-0987, option 1.

(CE 108400)

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

**Pay Your Quarterly Taxes with Your Card and Earn Rewards**

[americanexpress.com/taxes](http://americanexpress.com/taxes).



Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with your American Express® Card. For additional information, visit [americanexpress.com/taxes](http://americanexpress.com/taxes).

(CE 108403)

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

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

**Great Ski Resort Offers at My Ski Vacation**



CARDMEMBER  
BENEFITS

Visit My Ski Vacation at [mylifemycard.com/ski](http://mylifemycard.com/ski) for great ski resort offers exclusively for American Express® Cardmembers.

Visit [mylifemycard.com/ski](http://mylifemycard.com/ski) for great ski resort offers.

(CE 108427)

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

**Make Your Luxury Hotel Stay More Rewarding**



CARDMEMBER  
BENEFITS

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

For more information and to see participating properties, go to [destinationhotels.com/rewards](http://destinationhotels.com/rewards).

(CE 108429)

**Reward Yourself with USA TODAY!**



Start your day off right with home or office delivery of USA TODAY. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. Enrich your life with exclusive stories only found in USA TODAY. Just 13 weeks for \$45.50, 26 weeks for \$81.00 or 52 weeks for \$146.00.

To redeem call 1-800-872-0001 and mention code 217 or visit us at [usatodaysubscribe.com/usat](http://usatodaysubscribe.com/usat).

(CE 108410)

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

**Sail Regent Seven Seas Cruises® with the Mariner Club**



With the American Express® Mariner Club, the ocean is your playground. By booking a Regent Seven Seas Cruises Sailing with the American Express Mariner Club, you can enjoy competitive fares, a friendly and professional onboard host, an exclusive cocktail party, a complimentary shoreside event, Cardmember-only benefits, and more! Visit Alaska and marvel at the beauty of its varied wildlife, massive glaciers, dense forests, and spring streams that somersault over 1,000-foot precipices. Depart on May 12th from San Francisco for an 11-night visit that includes Seattle, Skagway and Juneau. End your cruise in beautiful Vancouver, British Columbia. As part of the Mariner Club enjoy a morning tour of the gold rush town of Skagway and Jewell Gardens followed by lunch at a historic inn. Your home while on vacation will be Seven Seas Mariner, the world's first all-suite, all-balcony ship, as well as the first to offer dining by the famed Le Cordon Bleu® of Paris. Discover the pleasure of sailing with Regent Seven Seas Cruises and the American Express Mariner Club.

Call American Express Travel toll free at 1-877-AXP-4666 and Mention Promo Code: F2300001 to learn about this and other exciting Regent Seven Seas cruises.

(CE 108402)

Mariner host, shoreside events and cocktail parties contingent on minimum number of passengers and are subject to change. Offers are capacity controlled and may be modified or withdrawn without prior notice.

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the actions/inactions of such suppliers. CST# 1022318-10, TA-002 Registered Iowa Travel Agency NV# 2001-0126, Washington UBI# 600-469-694, ML# 1192. 2006 American Express. Ship's Registry: Bahamas Promo Code: F2300001.

Centurion® Card  
Statement of Account

**3,962,335**  
**Membership Rewards®**  
**Points Available**  
at 02/28/07, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN

Account Number  
[REDACTED]

Closing Date  
02/28/07

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
533.65	-533.65	+1,547.18	1,547.18

**Please Pay By**  
**03/15/07**

Please refer to page 3  
for important information  
regarding your account

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.



**Go First Class with US Airways**

If you're traveling domestically or to Europe, make your flight with US Airways more comfortable with GoUpgrades. GoUpgrades are available beginning 30 hours prior to departure starting from as low as \$50. GoUpgrades are available the day of departure at the ticket counter in the airport. Upgrade your flight today at the airport, by calling Centurion Travel Services at 1-877-877-0987 option 1, or visit [usairways.com/goupgrades](http://usairways.com/goupgrades) today!

Upgrades are sold based on availability. Upgrades are available for purchase on flights for which a customer holds a confirmed, paid ticket. For more information and complete terms and conditions, visit [usairways.com/goupgrades](http://usairways.com/goupgrades).

Activity	* Indicates posting date	Amount \$
02/12/07	Payment Received - Thank You	-533.65
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>		<b>Amount \$</b>
Card XXXX-XXXX-31005		
02/01/07	AMAZON.COM AMZN.COM/BILL WA 98101 AMAZON.COM MERCHANDISE ROC No. 0063082962	277.84
02/14/07	AMAZON.COM AMZN.COM/BILL WA 98101 AMAZON.COM MERCHANDISE ROC No. 0071666635	41.93

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

**Payment Coupon**

Account Number  
3715-657814-31005

**Please Pay By:**  
**03/15/07**

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

**Total Amount Due**  
**\$1,547.18**

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

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



Mail Payment to:

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



0000371565781431005 000154718000154718 25 H



**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
02/28/07

Page 3 of 8

<b>Due in Full continued</b>				<b>Amount \$</b>
02/17/07	PAYPAL *NYREI COM 00402 935 7733 4029357733 Description EDUCATION MISC	CA		265.00
02/19/07	AMAZON.COM AMZN.COM/BILL 98101 AMAZON.COM MERCHANDISE ROC No. 0073909844	WA		284.45
02/20/07	PREMIERE TICKET SERV201-461-5585 TICKETS THEATRICAL PRODUCERS(EXCEPT MOTION PICTU	NJ		550.00
02/22/07	AMAZON.COM AMZN.COM/BILL 98101 AMAZON.COM MERCHANDISE ROC No. 0075688870	WA		37.49
02/22/07	AMAZON.COM AMZN.COM/BILL 98101 AMAZON.COM MERCHANDISE ROC No. 0076404170	WA		59.75
02/25/07	AMAZON.COM AMZN.COM/BILL 98101 AMAZON.COM MERCHANDISE ROC No. 0077832207	WA		22.62
02/27/07	AMAZON.COM AMZN.COM/BILL 98101 AMAZON.COM MERCHANDISE ROC No. 0078706035	WA		8.10
<b>Total Due in Full Activity</b>				<b>1,547.18</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel®, the APR is 14.15%, the DPR is 0.0388%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News



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

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

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

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

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number

Available Points

**3,962,335**

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

Account Summary		Opening points balance	3,779,950
		New points earned	+182,385
		Points transferred or redeemed	0
		Reinstated points and adjustments	0
		New points balance	=3,962,335

New Points Earned			
01/01/07 - 01/31/07	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	533	0	533
Platinum XXXX-XXXXX9-32002	0	0	0
Gold XXXX-XXXXX8-42008	23,260	0	23,260
Add'l Gold XXXX-XXXXX8-45019	0	0	0
Add'l Gold XXXX-XXXXX8-43030	9,727	0	9,727
Gold XXXX-XXXXX2-61005	0	0	0
Add'l Gold XXXX-XXXXX2-63019	79,413	0	79,413
Add'l Gold XXXX-XXXXX2-63027	35,367	0	35,367
Add'l Gold XXXX-XXXXX2-62060	3,549	0	3,549
Add'l Gold XXXX-XXXXX2-63076	30,536	0	30,536
<b>Totals</b>	<b>182,385</b>	<b>0</b>	<b>182,385</b>

Membership Rewards Plus 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 Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

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

Start your day off right with home or office delivery of USA TODAY and earn double Membership Rewards® points. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. Enrich your life with exclusive stories only found in USA TODAY. Just 13 weeks for \$42.25, 26 weeks for \$84.50 or 52 weeks for \$169.00.

To earn, call 1-800-872-0001 and mention code 799 or visit [usatodaysubscribe.com/mrpoints](http://usatodaysubscribe.com/mrpoints).

(MR Bonus ID 3228)



Offer valid 1/1/07 - 12/31/07. Void in Alaska. Local sales tax when applicable will be added to your order. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on a eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 3228.

Continued on reverse

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



## BANG & OLUFSEN

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

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

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

(MR Message 8379)

Terms and conditions of the Membership Rewards® program apply.

### Redeem Membership Rewards® Points and Shop Neiman Marcus This Season

Luxury merchandise. Personal service. Discover a fabulous selection from top designers of exquisite apparel, fine jewelry, unique home décor items and an imaginative array of luxurious specialties. For the store location nearest you, call 1-888-888-4757 or visit [neimanmarcus.com](http://neimanmarcus.com).

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

(MR Message 7026)



### Earn 2x Points on a Subscription to Boston Magazine

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

Subscribe to Boston today at [bostonmagazine.com](http://bostonmagazine.com) points and earn double points, when you use your enrolled American Express Card!

(MR Bonus ID 7915)



Visit [bostonmagazine.com/points](http://bostonmagazine.com/points) to subscribe. Offer valid through 12/31/07. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 6-8 weeks after charges appear on your billing statement. Bonus ID: 7915.

### Fly with Hawaiian Airlines

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

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

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

(MR Message 4351)



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

### Redeem Points for the Ultimate Steakhouse Experience at Morton's, The Steakhouse

Music and cocktails set the mood as generous portions of USDA prime-aged beef, succulent seafood and classic steakhouse sides arrive at tables dressed in crisp linens. The buzz, alive at the bar and in the booths, has continued for a quarter of a century at over 65 locations worldwide. Morton's, the classic steakhouse experience where The Good Life is savored nightly. Redeem Membership Rewards® points for \$100 and \$250 gift cards for the ultimate steakhouse experience.

To find the Morton's nearest you, visit [mortons.com](http://mortons.com) or call 1-866-MORTONS (667-8667).

(MR Message 4473)





**Book Your Travel with Centurion Travel Service**



Enjoy exclusive access to Centurion Travel Service, a full-service American Express Travel agency available exclusively to Centurion members any hour of the day and night--365 days a year. Wherever business or pleasure takes you, your dedicated Travel Consultant is on hand to provide the best solution to meet your travel needs and provide you with a level of service designed to exceed your expectations.

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

Call Centurion Travel Service today at  
**1-877-877-0987.**

(CE 108540)

**Significant Savings on Hertz® Prestige Collection**



Let Hertz put you in the driver's seat of a fine luxury car or stylish SUV from our Prestige Collection. With over 20 luxury brands, we have what you're looking for! Now, through June 30, 2007, save \$40 on Weekly Rentals of any Hertz Prestige Collection Vehicle. Offer is valid on Hertz Standard Weekly Rental Rates at participating locations in the U.S. or Canada. For savings, use PC# **995562** when making reservations.

Advance reservations are required. Offer applies to time and mileage charges only. Vehicles available at select locations. Weekly rates require a 5-day rental. Offer valid for vehicle pickups through 6/30/07. Call Centurion Travel Service for details.

For reservations and details, call Centurion Travel Service at  
**1-877-877-0987, option 1,**  
and use PC# **995562.**

(CE 108541)

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



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

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

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

Redeem your VIP Thank You now!

(CE 108553)

**Now Accepting American Express® Cards!**



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

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

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

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

(CE 108484)

**15% Off Flowers and Free Vase from ProFlowers.com**



15% off fresh flowers, gift baskets and confections. Free vase with flower orders. Mixed bouquets combine some of the world's finest varieties, grown in prime conditions, picked fresh and shipped express delivery, to be enjoyed longer. Fertile plateaus and rich valleys up in the Andean Mountains of Ecuador and Colombia produce ProFlowers' gorgeous roses. Our careful selection and research yields consistently beautiful roses. We offer a 7-day freshness guarantee after receipt.

Purchase must be charged in full to your American Express® Card for this offer. Offer cannot be combined with other promotions or offers. Rates are payable in USD currency. Offer not valid on certain types of merchandise, continuity or ProFlowers weddings.

Try ProFlowers today. Go to [proflowers.com](http://proflowers.com) or call **1-800-PROFLOWERS** and mention promotion code **AEXP.**

(CE 108579)

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

**Reward Yourself with USA TODAY for as Low as \$0.56 Per Day**



Start your day off right with home or office delivery of USA TODAY. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. Enrich your life with exclusive stories only found in USA TODAY. Just 13 weeks for \$45.50, 26 weeks for \$81.00 or 52 weeks for \$146.00.

To redeem, call 1-800-872-0001 and mention code 217 or visit us at [usatodaysubscribe.com](http://usatodaysubscribe.com)

(CE 108578)

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

**Join Us at the Long Island Culture & Wine WINTERFEST**



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

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

Visit [liwinterfest.net/2.html](http://liwinterfest.net/2.html) for details and a listing of events and offers.

(CE 108576)

**Great Ski Resort Offers at My Ski Vacation**



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

Visit [mylifemycard.com/ski](http://mylifemycard.com/ski) for great ski resort offers.

(CE 108581)

**\$50 Off Your Purchase of \$250 or More from Lamps Plus**



Browse one of America's largest selections of chandeliers, table & floor lamps, ceiling & wall fixtures, outdoor lighting, ceiling fans and more. Over 8,000 items ship free. And be sure to request our 60-page catalog featuring lighting in room settings of all styles at [LampsPlus.com/catalog](http://LampsPlus.com/catalog). To receive this offer, purchase of \$250 or more must be charged in full to your American Express® Card.

Limit one offer per Cardmember. Offer valid online and phone orders only. Not valid on Holtkoetter, Hubbardton Forge, or Schonbek products. In ceiling fan category, only valid on Casa Vieja ceiling fans. Other restrictions may apply. Offer cannot be combined with other promotions or savings. Offer not available on sale or clearance merchandise.

Go to [lampsplus.com](http://lampsplus.com) or call 1-800-782-1967 and give promotion code **QP89AXAP5X** to receive savings when making your purchase. Offer valid through 12/31/07.

(CE 108580)

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



Worry about what you're wearing on the plane--not about your travel insurance. For added peace of mind about your vacation plans, enroll in travel insurance products exclusively for American Express® Cardmembers.

Select the coverage that best suits your needs: Automatic Flight Insurance, Premium Baggage Protection, Travel Delay Protection, and Premium Car Rental Protection.

These products are underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is determined by the terms, conditions, and exclusions of the Policies and is subject to change with notice.

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

(CE 108545)

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

Centurion® Card Statement of Account

3,738,396 Membership Rewards® Points Available at 03/29/07, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 03/29/07

Page 1 of 12

Summary table with columns: Previous Balance \$ (1,547.18), Payment Activity \$ (-1,547.18), New Activity \$ Inc. Adjustments (+19,593.96), New Balance \$ (19,593.96)

Please Pay By 04/13/07

Please refer to page 3 for important information regarding your account

See Page 7 For A Notice Of Changes To Your Agreement

See Page 10 For A Notice Of Changes To Your Membership Rewards Program Account

See Page 11 For An Important Privacy Notice

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

Activity table header and first row: 03/12/07\* Payment Received - Thank You Amount \$ 1,547.18

Due in Full Activity for JEFFREY E EPSTEIN table with columns: Description, Foreign Spending, Amount \$

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

Payment Coupon

Account Number 3715-657314-31005

Please Pay By: 04/13/07

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$19,593.96

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



Mail Payment to:

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

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

Input box for address/phone change

0000371565781431005 001959396001959396 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX4-31005

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

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

Large Print and Braille
Statements
1-877-877-0987



The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

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

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

Change of Address

If correct on front
do not use

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

Street Address

Grid for Street Address

City, State

Grid for City, State

Zip Code

Grid for Zip Code

Area Code and
Home Phone

Grid for Area Code and Home Phone

Area Code and
Work Phone

Grid for Area Code and Work Phone

Email (optional)

Grid for Email

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
03/29/07

Page 3 of 12

---

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel<sup>®</sup>, the APR is 14.15%, the DPR is 0.0388%

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 12

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News



For questions about your Membership Rewards account, contact

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

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

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

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

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number

Available Points

**3,738,396**

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

Account Summary		Opening points balance	3,962,335
		New points earned	+176,061
		Points transferred or redeemed	-400,000
		Reinstated points and adjustments	0
		New points balance	=3,738,396

New Points Earned			
02/01/07 - 02/28/07			
	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	1,547	0	1,547
Platinum XXXX-XXXXX9-32002	0	0	0
Gold XXXX-XXXXX8-42008	41,504	0	41,504
Add'l Gold XXXX-XXXXX8-45019	0	0	0
Add'l Gold XXXX-XXXXX8-43030	12,629	0	12,629
Gold XXXX-XXXXX2-61005	0	0	0
Add'l Gold XXXX-XXXXX2-63019	39,776	0	39,776
Add'l Gold XXXX-XXXXX2-63027	39,601	0	39,601
Add'l Gold XXXX-XXXXX2-62060	5,402	0	5,402
Add'l Gold XXXX-XXXXX2-63076	35,602	0	35,602
<b>Totals</b>	<b>176,061</b>	<b>0</b>	<b>176,061</b>

Points Transferred or Redeemed		
02/01/07 - 02/28/07		
	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0019204275</small>	100,000	2/28/07
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0019204276</small>	100,000	2/28/07
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0019204277</small>	100,000	2/28/07
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0019204278</small>	100,000	2/28/07
<b>Total</b>	<b>400,000</b>	

Membership Rewards Plus 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 Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



## Important Message

### Membership Rewards Excise Tax Fee Increase

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

# CLINIQUE

### Earn 2x Membership Rewards® Points on Purchases of \$65 or More at [clinique.com](http://clinique.com)!

Exclusively at [clinique.com](http://clinique.com), American Express® Cardmembers can earn double points with every purchase of \$65 or more when they pay with their American Express Card until 12/31/07. Browse Clinique's full skin care and makeup products, including Clinique's 3-Step Skin Care System, plus discover Skin Supplies For Men.

Offer valid for purchases made January 1 - December 31, 2007 only and not valid on previous purchases. Earn double Membership Rewards points on any single purchase of \$65 or more. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 6110.

Visit [clinique.com](http://clinique.com) today to earn double points!

(MR Bonus ID 6110)

# shopAmex.

### Redeem Points on Over 2 Million Products from Over 100 Merchants

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

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

Start shopping now at [shopAmex.com/statement](http://shopAmex.com/statement)

(MR Message 6039)

# teleflora. flower club

### Earn 10x Points from Teleflora Flower Club!

Springtime is almost here! Send the vibrant colors of the season with flowers from Teleflora and earn 10x Membership Rewards® points. Choose from a gorgeous selection of blooming floral gifts to brighten any day and earn 10x points when you shop at [membershiprewards.flowerclub.com](http://membershiprewards.flowerclub.com) or call 1-800-775-7523.

Valid through 12/31/07 ONLY on orders placed through URL or 800 number shown above. Cannot be combined with any other offer or special promotions. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1600.

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

(MR Bonus ID 1600)



### Redeem for Relais & Châteaux Culinary Certificates and Enjoy Dining at Fine Restaurants

Charm, authenticity and superior culinary standards are paramount to the success of Relais & Châteaux member properties. The Relais Gourmands restaurants uphold the Quality Charter of the "Five Cs," reflecting both Relais & Châteaux's philosophy and the expectations of its guests--Courtesy, Charm, Character, Calm and Cuisine. Culinary certificates are valid at the prestigious Relais Gourmands restaurants in North America, including Daniel, Le Bernadin, Charlie Trotter, The French Laundry, and more.

Visit [relaischateaux.com](http://relaischateaux.com) for a complete list of the Relais Gourmands restaurants in North America or for more information.

(MR Message 4487)

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

## Notice of Changes to Your Agreement

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

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

### Annual Fees

We are changing the annual fee for your Basic Card to \$2,500 per year and for each Additional Centurion Card to \$1,500 per year. These new fees will be effective for annual fees billed to your Account on or after May 1, 2007. Accordingly, effective May 1, 2007, the first sentence of the **Annual Fees** section of your Agreement is deleted and replaced with the following:

"We will bill to your Account an annual fee of \$2,500 for the Basic Card and \$1,500 for each Additional Centurion Card."

### Late Fees

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

#### "Late Fees

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

### Status of and Responsibility for Additional Cardmembers

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

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

### Authorization for Electronic Debit to Your Checking Account

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

#### "Authorization for Electronic Debit to Your Checking Account

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

## Other Important Information About Your Account

### Annual EFT Error Resolution Notice

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

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

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

### Regarding the American Express Card Baggage Insurance Plan

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

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

**Additional Information for Platinum and Centurion Cardmembers**

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

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

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

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

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

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

Kenneth J. Ciak  
President  
AMEX Assurance Company

Paul R. Johnston  
Secretary  
AMEX Assurance Company

BI-RDR1 10/06

**Regarding The Event Ticket Protection Plan**

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

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

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

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

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

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

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-LA-10/06

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

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

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

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

***Notice of Claim:*** Notice of claim should be provided to Us within 30 days of the loss ***however, no claim will be denied based upon the insured's failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer.***

You may contact us by phone by calling toll-free stateside 1-800-620-4991 or, if from overseas, by calling collect 1-303-273-6498. You may also write to us at Event Ticket Protection Plan, PO Box 402, Golden, CO 80402.

**General Provisions**

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

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

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

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-MO 09/06

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

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

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

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

**Important Additional Information For You**

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

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

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
03/29/07

Page 9 of 12

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

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-VT 09/06

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

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

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

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

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

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

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

**General Provisions**

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

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

**General Provisions**

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

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

**General Provisions**

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

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

**Important Additional Information For You**

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

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

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-WA-09/06

## Notice of Changes to Membership Rewards

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

### Points Advance

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

#### "Points Advance

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

### Membership Rewards Excise Tax Fee Increase

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

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

### An Important Notice Concerning Cardmember Privacy

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

#### What Information Do We Collect?

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

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

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

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

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

#### Your Opt Out Choices

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

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

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

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

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

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

If you do not have a payment envelope, mail your response to:  
**American Express**  
Cardmember Information Services  
P.O. Box 981527  
El Paso  
TX 79990-1527

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

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

#### Offers for American Express Products and Services

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

#### Credit Information Provided to Our Affiliates

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

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

Account Number  
**3715-657814-31005**

BP/MU/01LE/0307

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

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

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

**Telephone Offers**

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

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

**Information We Share with Our Affiliates**

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

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

**E-Mail Offers**

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

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

**Additional Information About Your Opt Out Choices**

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

**Information Security**

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

**Former Customers**

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

**For Vermont Cardmembers Only**

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

Centurion® Card Statement of Account

3,973,062 Membership Rewards® Points Available at 04/29/07, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 04/29/07

Page 1 of 8

Table with 4 columns: Previous Balance \$ (19,593.96), Payment Activity \$ (-19,593.96), New Activity \$ Inc. Adjustments (+2,248.44), New Balance \$ (2,248.44)

Please Pay By 05/14/07

Please refer to page 3 for important information regarding your account

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



New Benefit: Virgin Atlantic Airways Flying Club® Gold

Through a new partnership with Virgin Atlantic Airways, we are pleased to offer Centurion members complimentary Virgin Flying Club Gold elite status, which includes access to Virgin Atlantic Clubhouses and their affiliates along with many benefits.

To enroll, call Centurion Member Services at 1-877-877-0987, option 3. Enrollment in Flying Club Gold is required. All terms and conditions of the current Virgin Atlantic Airways Flying Club Gold program apply, including Virgin Atlantic Airways' right to modify or terminate the Flying Club Gold program at any time, with or without notice. Lounge facilities vary at destinations. For more details, please visit virginatlantic.com/flyingclub

Activity

\* Indicates posting date

Amount \$

04/07/07\* Payment Received - Thank You -19,593.96

Due in Full Activity for JEFFREY E EPSTEIN

Amount \$

Card XXXX-XXXX-4-31005

03/29/07 AMAZON.COM AMZN.COM/BILL WA 18.66

98101 AMAZON.COM MERCHANDISE ROC No. 0098143801

03/31/07 MINSKOFF THEATRE NEW YORK NY 222.50

TICKET AGENCY Description 182791

04/02/07 WORLDWIDE EVENT GROU631-737-8100 NY 500.00

631-737-8100

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

Continued on Page 3

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 05/14/07

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$2,248.44

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

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

Mail Payment to:

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

Input box for address change

0000371565781431005 000224844000224844 25 H



**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
04/29/07

Page 3 of 8

<b>Due in Full continued</b>				Amount \$
04/03/07	BRITESMILE 6178679500 Description MEDICAL LABS 0000023005	BOSTON MA		399.00
04/09/07	NEW YORK OPEN CENTERNY 2122192527 Description CONTRIBUTIONS/ S40XUV5IX	NY		140.00
04/11/07	PAYPAL *NYREI COM 00402 935 7733 4029357733 Description EDUCATION MISC	CA		265.00
04/11/07	FROM YOU FLOWERS 26 FLOWERS/PLANTS/GIFTS ROC No. 00000951	OLD SAYBROOK CT		215.98
04/19/07	AMERICAN AIRLINES AMERICAN AIRLINES From: LOS ANGELES CA To: J F KENNEDY A/P NY LOS ANGELES CA Ticket Number: 00170408184730 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	SAN ANTONIO TX	Carrier: AA Class: WA QA Date of Departure: 04/29	478.80
04/19/07	TRAVELOCITY.COM 8002569089	800-256-9089 TX		8.50
<b>Total Due in Full Activity</b>				<b>2,248.44</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel®, the APR is 14.15%, the DPR is 0.0388%

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 8

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

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

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

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

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

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number

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

<b>Available Points</b>
<b>3,973,062</b>
<b>Bonus Points earned this period:</b>
<b>2,085</b>

## Account Summary

Opening points balance	3,738,396
New points earned	+234,666
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=3,973,062</b>

## New Points Earned

03/01/07 - 03/31/07	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	19,579 CENTURION PARTNER BONUS OCE OCE	2,085	21,664
Platinum XXXX-XXXXX9-32002	0	0	0
Gold XXXX-XXXXX8-42008	35,120	0	35,120
Add'l Gold XXXX-XXXXX8-45019	0	0	0
Add'l Gold XXXX-XXXXX8-43030	5,961	0	5,961
Gold XXXX-XXXXX2-61005	0	0	0
Add'l Gold XXXX-XXXXX2-63019	101,168	0	101,168
Add'l Gold XXXX-XXXXX2-63027	13,925	0	13,925
Add'l Gold XXXX-XXXXX2-62060	763	0	763
Add'l Gold XXXX-XXXXX2-63076	56,065	0	56,065
<b>Totals</b>	<b>232,581</b>	<b>2,085</b>	<b>234,666</b>

Membership Rewards Plus 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 Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

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



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

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

10x point offer valid through 12/31/07. 100 bonus points offer valid 4/1-5/15/07 only. Not valid in retail stores or in conjunction with any other offer from FTD. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Same-day delivery by an FTD® Florist is available in most areas of U.S. and Canada on orders placed by 2pm in recipient's time zone, M-F. See [ftd.com](http://ftd.com) for complete details. Bonus ID: 3875/7249

(MR Message 0450)

Continued on reverse

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



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

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

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

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

(MR Bonus ID 7387)



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

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

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

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

(MR Message 1195)



### Fly Far or Near with Delta

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

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

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

(MR Message 2434)



### Redeem Membership Rewards® Points for High Fashion and Exquisite Style with ESCADA

ESCADA's collections meet women's desires for individualized luxury while capturing the latest trends with innovative craftsmanship, unexpected details and contemporary fabrics. ESCADA collections include ready-to-wear, sport, evening, couture and accessories.

Visit [www.escada.com](http://www.escada.com) or call 1-800-869-8424.

(MR Message 5519)



### Redeem Today for the Oreck XL® Deluxe Hypo-Allergenic Vacuum Plus Special Bonus!

This 8-lb. Hypo-Allergenic vacuum is reliable, durable and powerful. Used in hotels, offices, restaurants, and millions of homes. Superior cleaning performance. Removes dust particles down to 0.3 microns. Six-year warranty. Special Bonus: The 5-lb. Oreck Compact Vacuum (3-year warranty) and a Verilux® Lamp (\$150 value). Redeem for this by May 15, 2007 to take advantage of this special offer. (Reward Code: OV1; Points: 45,000; Expiration Date: 5/15/07).

Terms and conditions of the Membership Rewards® Program apply.

To redeem, visit [membershiprewards.com/Oreck](http://membershiprewards.com/Oreck) or call 1-800-AXP-EARN (297-3276) by May 15, 2007.

(MR Message 0366)



**Car Rental Loss and Damage Insurance Plan\***



The Car Rental Loss and Damage Insurance Plan provides coverage for theft of or damage to most rental vehicles when you use your eligible Card to reserve and pay for an auto rental. Simply decline the collision damage waiver (CDW) or similar option offered by the Commercial Car Rental Company. This coverage is in excess to your other sources of insurance.

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

(CE 108672)

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

**Book Your Travel with Centurion Travel Service**



Enjoy exclusive access to a unique travel resource: Centurion Travel Service, a full-service American Express Travel agency available exclusively to Centurion members any hour of the day and night--7 days a week, 365 days a year. Wherever business or pleasure takes you, your personal Travel Consultant can help arrange every detail of your trip and provide you with a level of service designed to exceed your expectations.

Call Centurion Travel Service today at 1-877-877-0987, and select option 1.

(CE 108674)

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

**Book a Vacation Through Centurion Destinations<sup>SM</sup> Vacations**



For a world of travel adventure, look to Centurion Destinations Vacations. The twelve partners will help you create one-of-a-kind, personalized vacations. Whether your ideal travel experience is a family get-together or a romantic getaway--look to these travel specialists to create the vacation of a lifetime, and earn up to 50,000 Membership Rewards<sup>®</sup> bonus points.

Reserve your vacation today through Centurion Travel Service at 1-877-877-0987, and select option 1.

(CE 108673)

Program terms and conditions apply. For full program information, visit [americanexpress.com/centurion](http://americanexpress.com/centurion). Terms and conditions for the Membership Rewards program apply. Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for more information. Participating partners and available rewards are subject to change without notice.

**Two Rewarding Guides from Membership Rewards<sup>®</sup> Program**



Explore the possibilities in the premiere issue of *First Collection<sup>SM</sup>*. As a Centurion member, you are among a select group with access to this exclusive portfolio of rewards from some of the world's most sought-after brands. In addition, you will receive the *Membership Rewards Program Guide* detailing all the great program features, benefits, opportunities to earn bonus points and a wide selection of rewards. Look for both in your mailbox.

Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for details on the Membership Rewards program. For a look at *First Collection*, visit [firstcollection.com](http://firstcollection.com)

(CE 108677)

Terms and conditions of the Membership Rewards program apply. Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for more information. Participating partners and available rewards are subject to change without notice.

**Identity Theft Assistance**



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

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

(CE 108676)

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

**Redeem for a 12-Month Lease on a Lamborghini Gallardo**



CARDMEMBER  
BENEFITS

Ascend to the very privileged world of Lamborghini. This incredibly beautiful machine is both powerful and performing, featuring a 5.0L V10 engine producing 520 HP and 350 ft/lbs of torque for a masterful control of all acceleration on demand. All-wheel drive, front-end lift system, electronic stability control, 6-CD changer with DVD slot and screen.

Driver must be 25 years of age or older. Limited Quantity Offer. Point Value: **8,000,000**. Reward Code: **HLX682**

All terms and conditions apply. Driver must be 25 years of age or older. Limited Quantity Offer. For full program information, visit [firstcollection.com](http://firstcollection.com)

Visit [firstcollection.com](http://firstcollection.com) for more information.

(CE 108714)

**View Your Year-End Summary Online**



CARDMEMBER  
BENEFITS

The Year-End Summary consolidates your charges from the previous year into one convenient report. You can view your transactions by category, and sort your transactions by charge amount, charge date and merchant name.

Please note that charges processed and posted to your account after December 31, 2006 will appear on next year's summary.

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

(CE 108715)

**Savings at USAflorist.com**



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

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

Save \$10.00 on every order at [usaflorist.com/amx](http://usaflorist.com/amx) when you pay with your American Express Card.

(CE 108601)

**Now Accepting American Express® Cards!**



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

**Pera Mediterranean Brasserie** - Taste the Mediterranean in an elegant and spacious brasserie specializing in traditional and modern dishes. 303 Madison Avenue, NY. **212-878-6301** or [peranyc.com](http://peranyc.com).

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

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

(CE 108621)

**Free Guide for Cardmembers**



Congress recently passed the Pension Protection Act of 2006. This act makes saving for retirement easier than ever. Although the changes may seem daunting, you don't have to go it alone. We have reviewed all 907 pages of the Pension Protection Act and can help you understand how it impacts you. As a valued Cardmember, request your free copy of the Pension Protection Act guide designed to walk you through the new laws and regulations to show you how they can benefit your retirement planning.

Brokerage Investments and financial advisory services are made available through Ameriprise Financial Services, Inc. Member NASD.

For your free Pension Protection Act guide, call Ameriprise Financial today at **1-866-877-4228** or visit [ameriprise.com](http://ameriprise.com)

(CE 108713)

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

Epstein, Jeffrey E- [REDACTED]

























QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1300W@% S-GCSA-10 06/20/07  
37156578143% 000000000000000000000000000000

9999005203/10/2006000368341000000000

ABA#: 063113222 DDA#: 0110003162

CHECK# : 0000

CUSTOMER BANK: COLONIAL BANK, NA

TRACE# : 200603098410569

AMOUNT: \$ 2,441.23

PROC DATE: 03/09/2006

ACCOUNT NUMBERS POSTED

POSTED AMOUNT

2,441.23

PRESENTMENT STATUS: PAID

PRESENTMENT DATE: 03/09/2006

PRESENT SEQ#: 0000 ACH: N

BOOK#: 000263 AUX CHECK#: 8253

CAPTURE CENTER : NJREM

PAYMENT TYPE : COMPANY CHECK

ORIGINAL ABA# : 063113222

ORIGINAL DDA#: 0110003162

RETURN REASON :

RETURN SEQ# : 0000

DEPOSITORY BANK:

RETURN DATE :

MAKER NAME :

DEROG :

REQUEST QUALITY CONTROL DATA

PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN

\*\*\*\*\* End of Record 15 \*\*\*\*\* End of Record 15 \*\*\*\*\* End of Record 15

















































