

Platinum Card®
Statement of Account

31,742
Membership Rewards®
Points Available
at 01/11/04, when charges are paid in full
and all your accounts are in good standing

Prepared For
[Redacted]

Account Number
[Redacted]

Closing Date
01/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
2,526.42	-3,076.93	3,313.10	2,762.59

Please Pay By
01/26/04
Please refer to page 2
for important information
regarding your account

Terms - Payable in full upon receipt of statement.

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

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

Special Access Packages at Madison Square Garden

With your Platinum Card®, this season experience the action with Hockey Legends Nights and Basketball Courtside Nights tickets. With this special VIP package, you can meet with an alumnus of the home team or another special guest, enjoy a buffet dinner and open bar at the Club restaurant, and watch the competition heat up with premium seats. For available dates, visit www.americanexpress.com/luxurysuites. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Packages are limited and available on a first-come, first-served basis. Call 1-800-321-RSVP, 8am to 11pm EST to purchase your seats today.

Activity * Indicates posting date

	Amount \$
New Activity for [Redacted] Card XXXX-XXXX	
12/19/03* PAYMENT RECEIVED - THANK YOU	2,526.42
12/17/03* BANANA REPUBLIC #811 NEW YORK 110002087 APPAREL/ACCESSORIES	-73.87
12/19/03* BANANA REPUBLIC #811 NEW YORK 110005505 APPAREL/ACCESSORIES	-86.89
12/19/03* BLOOMINGDALES NEW YORK NY 011352867 LAUREN/ARMANI COLLECTIO	-389.75
12/11/03* ANNUAL MEMBERSHIP FEE [Redacted] PERIOD 02/04 THRU 01/05	395.00

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

Payment Coupon

Account Number
[Redacted]

Please Pay By:
01/26/04

Continued on Page 3

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

Total Amount Due
\$2,762.59

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

NEW YORK NY 10021-6217



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

Mail Payment to:

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



[Redacted]

DUPLICATE COPY

Prepared For
XXXXXXXXXX

Account Number
 XXXX-XXXX
XXXXXXXXXX

Closing Date
 01/11/04

New Activity Continued				Amount \$
12/11/03	PAYPAL *ANTONIOMART 402 935 7733 CA			115.00
	PROFESSIONAL SERVICE			
12/12/03	BANANA REPUBLIC #811 NEW YORK			160.75
	APPAREL/ACCESSORIES			
12/14/03	POLO RETAIL CORP NEW YORK NY			157.51
	GENERAL MERCHANDISE			
12/15/03	CRAFT NEW YORK NY			26.73
	FOOD AND BEVERAGE			
	TIP 00000500			
12/15/03	ANN TAYLOR STR: 0362 NEW YORK NY			265.86
	WOMANS APPAREL/ACC			
12/15/03	TOWER CHEMISTS INC NEW YORK NY			47.35
	PRESCRIPTIONS/SUNDRIES			
12/15/03	BLOOMINGDALES NEW YORK NY			879.65
	LAUREN/ARMANI COLLECTIO			
	Description			
	ADVANCED COLLEC			
	SOCKS			
12/17/03	CIRCUIT CTY #3679 NEW YORK NY			173.78
	ELECTRONICS/APPLIANCES			
12/18/03	BERGDORF GOODMAN NEW YORK NY			335.65
	MANOLO BLAHNIK FASHION			
12/18/03	ANN TAYLOR STR: 0362 NEW YORK NY			137.68
	WOMANS APPAREL/ACC			
12/22/03	ESSESTRIC SHOE BOUTIST. CROIX VI			89.00
	MISC			
12/23/03	ST JOHN EDITIONS EDGARTOWN MA			198.40
	GRAL MDSE			
12/23/03	BAMBOULA COLLECTION SAINT JOHN XX			142.00
	GIFT ITEMS			
12/23/03	BAMBOULA COLLECTION SAINT JOHN XX			30.00
	GIFT ITEMS			
01/06/04	FOOD EMPORIUM #703 NEW YORK CITY NY			51.70
	GROCERIES			
01/10/04	COMPUSA#0611 WEST PALM BEA FL			107.04
	33409			
	COMPUTER HARDWARE, SOFTWARE, ACCESSORIES			
	CONTACT NAME NOT AVAILABLE			
	CONTACT PHONE NUMB. NOT AVAILABLE			
	THANKS FOR SHOPPING AT COMPUSA!			
Total of New Activity				New Charges 3,313.10 Payments/Credits -3,076.93

DUPLICATE COPY

Prepared For



Account Number
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

Statement Period
November 1, 2003 - November 30, 2003
Account activity after this period does not appear on this statement

American Express®



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

Available Points
31,742

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

Everyday Spend Points earned this period:
29

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

Account Summary

Opening points balance	27,938
New points earned	+3,804
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=31,742

New Points Earned

11/01/03 - 11/30/03	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	3,775	29	0	3,804
Totals	3,775	29	0	3,804

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

Earn More! New ways to earn points.

IMPORTANT NOTICE OF MEMBERSHIP REWARDS® PROGRAM CHANGES

For each transfer of points into the Frequent Flyer program of a US airline, a fee of \$0.0004 per point, with a maximum fee of \$50, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such transfers. The fee may be more or less than the actual amount of the excise tax we pay on any individual transfer.

Please note important program changes.

(MR Message 9193)



IMPORTANT NOTICE OF MEMBERSHIP REWARDS® PROGRAM CHANGES

Effective March 15, 2004, 1) the fee to reinstate points forfeited for late payment will increase to \$29 for each month of points reinstated, 2) for Cardmembers who cancel their Membership Rewards enrollment (or all Card Accounts enrolled in the program), but still have one Card account open, the time period to redeem accrued points will change from 6 months to 30 days, 3) for each Corporate Card linked to a Membership Rewards account with another enrolled charge Card, the additional annual fee will increase to \$35.

Please note important program changes.

(MR Message 6288)



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

Continued on reverse

**Get Great Value with National!**

New in 2004, National lets Membership Rewards® enrollees use certificates towards the best Daily, Weekend or Weekly rates available at the time of booking. Customers also get to choose the vehicle they prefer in the car class reserved. Book your reservation by visiting www.nationalcar.com or calling 1-800-CAR-RENT (227-7368).

To redeem for National Car Rental certificates, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1098)

National vouchers will be valid with the best retail rate available through National's voice reservation or Web site at the time of reservation. Voucher will be valid with the best retail rate and one of any of National's coupon discounts only if rate permits coupon. Vouchers are not valid with National's contracted rates such as Association rates, Corporate Account rates or Tour rates.

10x Points at FTD.COM® This Valentine's Day!

Find the perfect way to show how much you care this Valentine's Day with specially designed FTD® bouquets including roses starting at just \$39.99, gift baskets, teddy bears and other fine gifts. Plus, earn 10x Membership Rewards® points when you shop at www.ftd.com/amexpromo.

Shop at ftd.com/amexpromo and earn 10x Points.

(Bonus ID 1675)

Offer ends 12/31/04. Cannot be combined with other offers or special promotions. Not valid on Disney™ products. To be eligible to earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks. Bonus ID: 1675.

Earn 10,000 Hilton HHonors® bonus points!

Now through March 31, 2004, earn 10,000 Hilton HHonors bonus points when you transfer a minimum of 30,000 Membership Rewards® points to Hilton HHonors. You normally earn 1,300 Hilton HHonors points per 1,000 Membership Rewards points transferred. Hilton HHonors points can be redeemed for a world of exciting rewards, including stays at more than over 2,500 Hilton Family hotels worldwide. For reservations at Hilton HHonors Hotels, visit www.hiltonhhonors.com or call 1-800-HHONORS.

To transfer Membership Rewards points to Hilton HHonors, go to www.americanexpress.com/rewards or call 1-800-AXP EARN (297-3276).

(MR Message 9307)

Limit of one bonus per member. Available 1/1/04-3/31/04 to Membership Rewards enrollees in the U.S. only. Hilton HHonors membership, earn Points & Miles®, and redemption of points are subject to HHonors Terms and Conditions.

Virus Protection and 5x Pts from Computer Associates

Computer Associates®

Help protect your computer from those nasty viruses and hackers with eTrust™ EZ Armor™ Security Suite from Computer Associates, PLUS earn 5x Membership Rewards® points when you use your Card and order from www.my-etrust.com/americanexpressrewards. Includes a full range of antivirus, firewall and privacy features with automatic updates and adjustable protection.

Get virus protection plus earn 5x points from Computer Associates at www.my-etrust.com/americanexpressrewards

(Bonus ID 3591)

Offer valid for purchases from www.my-etrust.com from 12/1/03-5/31/04. To be eligible to earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3591.

Spend the Cold Months Warming Up Your Decor

At The Home Depot®, use your American Express® Card to transform your home. From flooring, window treatments, lighting, paint and cabinetry, make your home a warm welcome. And you can redeem points for Home Depot Gift Cards up to \$500, good at every Home Depot and EXPO® Design Center.

For store locations, visit homedepot.com or expo.com.

(MR Message 3161)

Prepared For [REDACTED]

Account Number XXXX-XXXX [REDACTED]

Closing Date 01/11/04



Discontinuation of Amtrak® Benefit



As of January 11, 2004, Platinum Card® members will no longer receive complimentary access to Amtrak® ClubAcela™ lounges with the purchase of a same-day ticket. We regret any inconvenience this may cause. For a complete list of your Platinum Card benefits and services--including our newest partners and programs--please visit our Web site, www.americanexpress.com/platinumbenefits.

Log on to www.americanexpress.com/platinumbenefits for more information on the benefits available to you as a Platinum Card member.

(CE 104121)

Share the Benefits of the Platinum Card®



Give someone close to you an Additional Platinum Card. They can enjoy many of the unique Card member benefits you are currently entitled to as a Platinum Card member, such as the *International Airline Program*, the *Fine Dining Program* and *Platinum Card® Concierge*. What's more, they will benefit from the convenience of world-class American Express® Customer Service, 24 hours a day.

To apply or learn more, call 1-800-525-3355. The Annual Fee for each Additional Platinum Card is \$175.

(CE 104098)

Terms, Conditions and Restrictions apply. The Additional Card member must be 18 years or older, and must have never had defaulted account with American Express. Any account you have with American Express must not be in default.

Mortgage Rates are Still Low!



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

Contact us today! Call 1-800-AXP-1008 or go to www.americanexpress.com/mortgages. Use offer code C62.

(CE 104138)

*All residential mortgage loans and related services are offered and provided by and through PHH Mortgage Services. American Express does not solicit, offer, endorse, negotiate, or originate any mortgage loan products, and is neither a licensed mortgage broker nor a licensed mortgage lender. Financing provided by PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054. Arizona Residential Mortgage Licensee #BK 00010039, Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, Georgia Residential Mortgage Licensee, Illinois Residential Mortgage Licensee, Massachusetts Licensed Lender #ML1653, New Hampshire First Mortgage Banker #5625-MB and Second Mortgage Home Lender #5626-MHL.

Licensed by the N.J. Department of Banking and Insurance, Licensed Mortgage Banker--NYS Banking Department, Rhode Island Licensed Lender, Minnesota. This is not an offer to enter an interest rate lock-in agreement. Licensed First Mortgage Banker and Secondary Mortgage Lender by Pennsylvania Department of Banking. PHH Mortgage Services is an Equal Housing Lender.

28 New Properties Added



The *Fine Hotels & Resorts* program has added 28 exciting properties to its exclusive membership for 2004. When you make your *Fine Hotels & Resorts* reservations through Platinum Travel Service, you'll receive valuable amenities, including a room upgrade at check-in when it is available, daily Continental breakfast for two, a guaranteed 4pm late checkout, and a special gift, service or benefit that varies by property.

Program Terms, Conditions and Restrictions apply. American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST # 1022318-10, Washington UBI #600-469-694, ML #1192, TA-149. Registered Ohio travel agency. Program Code: C312:0000.

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

(CE 104123)

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.

A Tax-Time Aid Now Available Online



The Year End Summary--a detailed report of all charges billed to your account during 2003--provides you with an invaluable aid at tax time. And with the improved online version, you will continue to view a report of all your charges, but with increased flexibility and functionality. The online version enables Platinum Card members to sort transactions by date, merchant name, or charge amount. You can also view your own charges, just the charges of an Additional Card, or all your charges on your account at once. With the easy navigation toolbar you can choose from categories such as Travel, Restaurant, and Merchandise to get a comprehensive look at the charges you've made in a particular category.

Look for your 2003 Year End Summary in the mail beginning January 2004. You will be able to access your Online Year End Summary starting February 5, 2004.

(CE 104126)

Sign Up for American Express® Alerts



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

To sign up for Alerts, visit www.americanexpress.com/alerts.

(CE 104153)

Now Accepting the American Express® Card!



Law America - A plan that provides legal protection with law firms nationwide. Benefits include trial representation. **1-800-453-9376**. www.lawamerica.net

The Oak Room Restaurant - Gourmet cuisine, fine wine and an elegant and unique destination place. 263 Prospect Ave., Brooklyn, NY. **718-788-0400**. www.oakroomrestaurant.com

Creative Playthings - Manufacturer and retailer of quality wooden swing sets. Call **1-800-24-SWING** or visit us at www.creativeplaythings.com! Creating fun since 1951!

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 104070)

Fill your Wallet with Savings at Costco!



You are invited to take advantage of a Costco membership offer for American Express® Cardmembers. Sign up for a Costco membership by April 30, 2004, and receive a \$10 Costco Cash card to use toward your first purchase. The sooner you join, the more you can save.

Valid for new Costco members only.

Simply bring this statement into your local Costco warehouse. Costco membership is \$45 per year (plus tax where applicable) and includes a free spouse card. Costco Cash card offer expires April 30, 2004. Marketing Campaign code **19243**.

(CE 104135)

Stay with Holiday Inn® and get a \$15 Lowe's Gift Card



Use your American Express® Card to book and pay for a Holiday Inn® hotel Best Breaks™ package between January 15 and April 30, 2004 and you'll enjoy more than a comfortable room and free hot breakfast. You'll also receive a voucher redeemable for a \$15 Lowe's Gift Card.

For use at any Lowe's store for payment of purchases. Not a credit/debit card and has no implied warranties. Redeemable for merchandise only unless prohibited by law and cannot be used to make payments on any charge account. Unused amount can be used for future purchases. Lost or stolen Gift Cards can only be replaced upon presentation of original sales receipt for any remaining balance. It will be void if altered or defaced.

Visit www.holiday-inn.com or call **1-800-HOLIDAY** or your travel agent to reserve your room and get free breakfast with Holiday Inn's Best Breaks rate.

(CE 104137)

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

Platinum Card®
Statement of Account

34,289
Membership Rewards®
Points Available
at 02/11/04, when charges are paid in full
and all your accounts are in good standing.

Prepared For
[Redacted]

Account Number
[Redacted]

Closing Date
02/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
2,762.59	3,354.74	3,549.19	2,957.04

Please Pay By
02/26/04
Please refer to page 2
for important information
regarding your account

Effective March 15th, 2004 significant changes to the Membership Rewards® program will be implemented. Please refer to your Membership Rewards point summary statement for further details. If you have questions regarding these changes, please contact Membership Rewards at americanexpress.com/rewards or 1-800-AXP-EARN (297-3276).

Terms - Payable in full upon receipt of statement.

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

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

Activity * Indicates posting date

	Foreign Spending	Amount \$
New Activity for [Redacted]		
01/21/04*	PAYMENT RECEIVED - THANK YOU	2,762.59
01/16/04*	BERGDORF GOODMAN NEW YORK NY 010309039 GUCCI SHOES	-584.40
01/22/04*	MUVICO PARISIAN 20 W PALM BEACH FL 41128 MOTION PICTURE THEATERS	-7.75
01/10/04	BCBG #646 WEST PALM BEACH FL APPAREL ACCESSORIES	51.94
01/13/04	RIZZOLI BOOKSTORE 31 NEW YORK NY BOOK/PERIODICAL/NEWSPAP	305.35
01/13/04	BERGDORF GOODMAN NEW YORK NY GUCCI SHOES	822.29
01/13/04	BETTER YOUR HOME NEW YORK NY FURNISHINGS/ACCESSORIES FOR CUSTOMER SERVICE CALL 212-7345800	33.01

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

Payment Coupon

Account Number
[Redacted]

Please Pay By:
02/26/04

Continued on Page 3

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

Total Amount Due
\$2,957.04

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

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

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

Mail Payment to: AMERICAN EXPRESS
P.O. BOX 2855
NEW YORK NY 10116-2855

[Barcode]

[Redacted]

DUPLICATE COPY

Prepared For
XXXXXXXXXX

Account Number
 XXXX-XXXX
XXXXXXXXXX

Closing Date
 02/11/04

Page 3 of 8

New Activity Continued				Foreign Spending	Amount \$
01/14/04	AGATHA AT 58TH ST NEW YORK NY				616.99
	06/JEWELRY				
01/16/04	TOOJAYS PALM BEACH WEST PALM BEACH FL				26.17
	CATERING				
01/17/04	TOOJAYS PALM BEACH WEST PALM BEACH FL				31.39
	CATERING				
01/18/04	OFFICE DEPOT, INC. WEST PALM BEACH FL				54.00
	OFFICE PROD. & SUPPLIES				
	NOTES,POST-IT,POP-UP,3X3,12PK				
	POST-IT,POP-UP,DISPENSER,3X3"				
	BINDER,RR,VIEW,LCK,1",BLACK				
	DISPENSER,DESKTOP,FOR 3/4IN				
01/18/04	MUVICO PARISIAN 20 W PALM BEACH FL				46.50
	MOTION PICTURE THEATERS				
01/19/04	AMICI RISTORANTE & BAR PALM BEACH FL				34.74
	FOOD AND BEVERAGE				
	TIP 00000400				
01/21/04	SONY STYLE-NEW YORK NEW YORK NY				97.71
	AUDIO/VIDEO SLS/SVC				
01/22/04	BRITANNICA SUBSCRIP 800-323-1229 IL				10.81
	ON-LINE SUBS				
01/24/04	SWISS ARMY RETAIL NEW YORK NY				244.41
	MERCHANDISE				
01/24/04	POLO RETAIL CORP NEW YORK NY				1,030.85
	GENERAL MERCHANDISE				
01/31/04	MIRAFLORES LTD, DORKING			37.50	69.89
	UNITED KINGDOM			Pounds Sterling	
	Description				
	GOODS				
01/31/04	REDENVELOPE 877-733-3683 CA				40.90
	GIFTS				
02/10/04	POP NEW YORK NY				32.24
	FOOD/BEVERAGE				
	FOOD/BEV		28.24		
	TIP		4.00		
Total of New Activity				New Charges	3,549.19
				Payments/Credits	-3,354.74

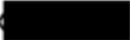
DUPLICATE COPY

Prepared For



Account Number

XXXX-XXXX



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DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

Statement Period
December 1, 2003 - December 31, 2003
Account activity after this period does not appear on this statement



Available Points
34,289

Everyday Spend Points earned this period:
20

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

Account Summary

Opening points balance	31,742
New points earned	+2,547
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=34,289

New Points Earned

12/01/03 - 12/31/03	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum	2,527	20	0	2,547
Totals	2,527	20	0	2,547

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

Earn More! New ways to earn points.

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Please note important program changes.

(MR Message 6288)



IMPORTANT NOTICE OF MEMBERSHIP REWARDS® PROGRAM CHANGES

Effective March 15, 2004, for each transfer of points into the Frequent Flyer program of a US airline, a fee of \$0.0004 per point, with a maximum fee of \$50, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such transfers. The fee may be more or less than the actual amount of the excise tax we pay on any individual transfer.

Please note important program changes.

(MR Message 9193)



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.



Rewarding Ski Vacations from Vail Resorts!

Conditions are excellent for a getaway to Vail, Beaver Creek, Breckenridge™, Keystone and Heavenly resorts. Redeem Membership Rewards® points for ski vacations, lift tickets, lessons, and rentals! Plus, we're offering the Big Deal at Keystone--hotel rooms from only \$69/night and 2-bedroom condos from \$109/night! Offer includes free activities such as sleigh rides, ice skating, snow shoeing, wine tasting and more.

Call 1-888-671-2047 or visit www.snow.com for packages, pricing, and information.

(MR Message 8139)

Keystone offer valid midweek in a deluxe hotel and Soda Ridge condo available 1/1-3/7/04 and 3/21-4/18/04 based on availability. Prices subject to change at any time. Not valid for groups/conferences. Restrictions/blackout dates apply.

Smith & Wollensky Restaurant Group Certificates



Redeem points for a \$100 or \$250 Certificate, valid at any Smith & Wollensky location throughout the country in New York, Miami Beach, Chicago, New Orleans, Las Vegas, Washington D.C., Philadelphia, Columbus, Dallas and Houston. In addition, visit Smith & Wollensky's six New York City concepts: Maloney & Porcelli, Park Avenue Café, ONEcps, The Manhattan Ocean Club, The Post House and Cité. For more information on restaurant locations, visit www.smithandwollensky.com or call 1-877-783-2555.

To redeem Membership Rewards® points visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 8015)

TOSHIBA

Earn Double Points on Toshiba Computer Products

Shop online at www.shoptoshiba.com, your direct source for Toshiba computer products, and you can earn double points every time you use your eligible, enrolled American Express® Card from 1/15/04 - 3/15/04. Choose from a wide selection of portable computers, accessories, wireless technology products, Pocket PCs, projectors, mobile server computing solutions and more.

Earn double points today by shopping on www.shoptoshiba.com

(Bonus ID 1609)

Maximum 3,000 bonus points per transaction and 10,000 bonus points per Cardmember during promotion period. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase with an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 6-8 weeks. Bonus ID: 1609.

10x Points Plus the Perfect Gift at GiftSense.com



Gift Sense™ online shopping provides smart ideas and answers for every gift giving need--in one convenient place. Plus, you can earn 10x Membership Rewards® points! As a trusted partner of FTD.COM®, GiftSense.com offers secure transactions, guaranteed satisfaction, dependable delivery and quality products.

Earn 10x Points at www.giftsense.com /amexmr1 - EVERYDAY, ALL YEAR

(Bonus ID 5842)

Expires 12/31/04. Not valid in retail stores or with other offers. Product price excludes shipping. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase, and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks. Bonus ID: 5842.

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

Prepared For


Account Number
 XXXX-XXXX 

Closing Date
 02/11/04



Enjoy Access to Once-in-a-Lifetime Experiences



These exclusive and unique experiences range from sports and fine dining to the visual and performing arts. They are custom designed for Platinum Card® members and are unavailable to the general public. Past offerings have included a wine dinner with an appearance by a world-renowned wine critic, and the opportunity to watch a famous artist at work in his private studio. You can also choose to redeem Membership Rewards® points for *By Invitation Only*® events.

For a list of *By Invitation Only* events, call 1-800-321-RSVP from 8am - 11pm EST, or visit us online at www.americanexpress.com/byinvitationonly.

(CE 104166)

Terms and Conditions apply.

Get MONEY Magazine for Only \$9.99!



For practical advice and information on how to invest, save and spend, try *MONEY* magazine for only \$9.99 for 1 year (14 issues)--our **LOWEST PRICE AVAILABLE ANYWHERE!** You'll save over 82% off the cover price. Your subscription will be entered into the Preferred Subscriber's Automatic Renewal Program*.

To subscribe, please call 1-888-276-2508. When placing your order you must mention American Express offer code **MOBGJU7** and pay with your Card to qualify for this special offer.

(CE 104222)

*Preferred Subscriber's Automatic Renewal Program--Your subscription will be automatically renewed annually without interruption unless you tell us to stop. At the end of your initial term and before the start of each new term, *MONEY* will charge your American Express® Card in time to lock in the savings then in effect (current savings are 82% off the cover price). You can cancel at any time and get a full refund on all unmailed issues.

Platinum Card® Concierge - Assistance 24/7



It's like having a personal assistant available around the clock to help you accomplish the extra touches to make each day and each event exceptional. When you simply don't have enough time to get everything done, turn to *Concierge*, your valuable resource and guide. Assistance is available for tasks as straightforward as reserving a table for dinner, as exhausting as planning activities for your vacation, plotting a surprise party or finding a gift for the person who has everything.

Platinum Card *Concierge* is available to you around the clock, 365 days a year. Call 1-800-345-AMEX, option 2.

(CE 104249)

You are responsible for any purchases and/or shipping charges you authorize.

Premium Global Assist - Travel with Confidence



Leave your wallet on the Orient Express? Need to find a doctor in Rio? Thanks to Premium Global Assist® from American Express, you can get the medical, legal or financial help you need when you are 100 miles or more away from home. Premium Global Assist can direct you to English-speaking medical and legal professionals, guarantee hotel check-in even if you've lost your wallet, provide free emergency roadside assistance, coordinate emergency medical transportation, as well as help you with visas, passports, lost luggage, and more.

Call 1-800-345-2639 for assistance. Outside the U.S., call 715-343-7979 collect.

(CE 104165)

Terms and Conditions apply.

Luxury Suites & Premium Tickets Program



Enjoy access to some of the best seats in the house through our *Luxury Suites* and Premium Tickets Program offered as part of Platinum Card membership. Luxuriate in our suites at venues in New York and Los Angeles while you take in the best in professional entertainment. Whether for a night of client entertaining or a special family occasion, the private suite offers great seats to some of the most sought-after sporting events and live performances.

For a complete list of the games and events currently available, visit www.americaexpress.com/luxurysuites or call 1-800-321-RSVP.

(CE 104248)

All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Suites are available on a first-come, first-served basis. All ticket orders are subject to service changes. Ticket limits may apply. Availability is limited.

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

Enjoy Access to Delta Crown Room Clubs®



As a Platinum Card® member, enjoy access to 41 Delta Crown Room Clubs in airports worldwide. Present your Platinum Card, Delta, Delta Connection®, or Song™ ticket valid for same-day travel, and a government-issued ID to gain access for you, your spouse and children under the age of 21, or up to two traveling companions. Enjoy complimentary newspapers, magazines, and fully stocked bar as well as access to dataports, computers, fax machines, telephones and photocopy machines.

For full program details and a list of locations, visit www.americanexpress.com/platinum or call Platinum Customer Service at the number on the back of your Card.

(CE 104245)

Program Terms and Conditions apply.

FEE-FREE American Express® Travelers Cheques!



As an American Express Cardmember, you can purchase FEE-FREE* American Express Travelers Cheques and Cheques for Two® at participating American Express Travel Service locations. Behind every Travelers Cheques is someone who can help in a travel emergency 24/7-- from placing lost or stolen Cheques, to assistance with replacing lost credit cards and passports.**

Buy your Fee-Free American Express Travelers Cheques before you leave!

To locate your nearest American Express Travel Services location, call 1-888-AXP-0056.

(CE 104193)

*Not all services available at all locations. Subject to all local laws and cash availability.
**Proof of Travelers Cheques purchase may be required. Credit Card Replacement Assistance is for major bank-issued credit cards only. Fees for passport/credit card replacement are the sole responsibility of the customer. For complete Terms, call 1-800-221-7282.

Now Accepting the American Express® Card!



Napster - Discover and buy music in a whole new way with Napster 2.0. To buy tracks, burn or transfer any albums, visit us at www.napster.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 104176)

Avdeals.com/Plasma.com - Your online source for home theater equipment. For more information on plasma screens, LCD TVs and video projectors, call 1-877-722-8948 or visit www.avdeals.com.

Times Square Brewery - Returns to Times Square at 210 West 42nd Street in New York City with its dazzling and exciting views of fabulous 42nd Street! 212-398-1234.

Carry the TravelFunds® Card from American Express



The TravelFunds Card is a prepaid, reloadable card that's safer than cash and isn't linked to your bank account. If it's lost or stolen, your balance is refunded, usually within 24 hours. When you carry it, you can even get help replacing a lost or stolen passport or major credit cards*. It's accepted at millions of places worldwide, as well as hundreds of thousands of ATMs**.

The TravelFunds Card-- a new safe way to carry your travel money.

Purchase your TravelFunds Card, by visiting www.americanexpress.com/travelfundscard or by calling 1-888-412-6945. (CE 104244)

*Proof of TravelFunds Card purchase may be required. Credit card replacement assistance is for major bank-issued credit cards only (not retail store, gasoline, calling cards, etc.). Fees for passport/credit card replacement are the sole responsibility of the customer.
**ATM Fees apply. For complete Terms, visit www.americanexpress.com or call 1-888-412-6945.

The 2004 South Beach Wine & Food Festival in Miami



Join Emeril Lagasse, Bobby Flay, Alton Brown, Eric Ripert, Alain Ducasse, Ming Tsai and dozens of others for an unbeatably delicious weekend on the beach, March 5-7, 2004, at one of the country's most exciting wine and culinary events, the South Beach Wine & Food Festival. The South Beach Wine & Food Festival offers a celebrity chef and wine-makers golf tournament, a champagne barbeque on the sand, wine and food pairing seminars, an interactive cooking lunch and an elegant special tribute brunch. You will also receive 15% off the purchase of a weekend pass when you use your American Express® Card.

Simply visit www.sobewineandfoodfest.com or call 1-866-333-SOBE. Mention Promo Code: [wine&food0304](http://www.americanexpress.com/wine&food0304) to receive your American Express exclusive offer.

(CE 104233)

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.

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

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

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

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

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

What We Need From You When You Have A Billing Inquiry: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your inquiry, we cannot report you as delinquent or take any action to collect the amount in question. Please retain any receipts pertinent to your claim.

Special Rules For Charge Card Purchases: If you have a problem with the quality of goods or services that you purchased with the Card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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

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

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If an account is past due for two or more billing cycles, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone
1-800-472-9297

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

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

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

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

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

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



Correspondence

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

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

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

Change of Address

If correct on front do not use

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

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

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
03/12/04

New Activity Continued				Amount \$
02/19/04	HENRI BENDEL	NEW YORK	NY	9.78
	SALES - COLOR/TREATMENT			
02/20/04	NEIMAN MARCUS	PALM BEACH	FL	116.07
	BODY & BATH 29.00			
	TAX DALLAS 13.00			
	TAX DALLAS 19.00			
	BALANCE REF TO INVOICE			
02/20/04	ANTHROPOLOGIE #425	W PALM BEACH	FL	68.80
	GENERAL MERCHANDISE			
02/22/04	LL BEAN INC	FREEMPORT	ME	103.95
	LARGE WIDE MOUTH DUFFLE			
02/22/04	BRITANNICA SUBSCRIP	800-323-1229	IL	10.81
	ON-LINE SUBS			
02/23/04	VIRGIN MEGASTOR 5343	NEW YORK	NY	36.91
	40 CD'S/VIDEO/CASSETTES			
02/25/04	PALOOSH	CARMEL	CA	202.70
	RETAIL STORE			
	MISCELLANEOUS APPAREL AND ACCESSORY STOR			
02/25/04	PALOOSH	CARMEL	CA	117.98
	RETAIL STORE			
	MISCELLANEOUS APPAREL AND ACCESSORY STOR			
03/02/04	DKNY #405	NEW YORK	NY	91.25
	APPAREL ACCESSORIES			
03/04/04	TOURNEAU #24	NEW YORK	NY	130.35
	JEWELRY STORE			
03/06/04	HELMUT LANG BOUTIQUE	NEW YORK	NY	624.57
	CLOTHING			
03/09/04	TOWER CHEMISTS INC	NEW YORK	NY	44.82
	PRESCRIPTIONS/SUNDRIES			
03/11/04	BEDBATHBEYOND.COM	TOTOWA	NJ	231.07
	DEPARTMENT STORES			
Total of New Activity				
				New Charges 2,253.19
				Payments/Credits -2,957.04

DUPLICATE COPY

Prepared For



Account Number

XXXX-XXXX



Page 4 of 10

DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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

American Express®



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

Available Points

36,757

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

Everyday Spend Points
earned this period:
99

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

Account Summary

Opening points balance	34,289
New points earned	+2,468
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=36,757

New Points Earned

01/01/04 - 01/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	2,369	99	0	2,468
Totals	2,369	99	0	2,468

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

Earn More! New ways to earn points.

Important Notice of Membership Rewards® Program Changes

Effective May 1, 2004, eligible Cardmembers will no longer accrue two Membership Rewards points for virtually every dollar charged at stand-alone hardware and home improvement stores. Instead, Cardmembers will accrue one point for every dollar charged at such stores.

(MR Message 6195)



Program changes apply only to Rewards Green & Gold, Preferred Rewards Green & Gold, Rewards Plus Gold, Platinum Card®, Centurion® Card, Gold Financial, ONE Financial Account Platinum Card, Platinum Financial Services Card, Fidelity American Express Green, Gold and Platinum Cards. Eligible Cardmembers will continue to accrue two points for every dollar charged in the U.S. at qualified stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for wireless phone bill payments. Bulk purchases of wireless time accrue only one point per dollar.

Earn 5x Points from [sharperimage.com](http://www.sharperimage.com) ALL YEAR!

**THE
SHARPER
IMAGE®**

Sharper Image offers innovative products for the home, office and travel that make life easier and more enjoyable. PLUS, you can earn 5X Membership Rewards® points for every dollar you spend when you shop at www.sharperimage.com/amexbonus.

Shop today at
www.sharperimage.com/amexbonus
and earn 5x points.

(Bonus ID 1076)

Offer valid ONLY when you go to www.sharperimage.com/amexbonus through 12/31/04. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Not valid in stores, phone/mail orders or for the Sharper Image Auction Site. Other terms apply. Bonus points will be awarded within 10-12 weeks.
Bonus ID: 1076

Continued on reverse

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

**Marriott**
REWARDS.**Plan Your Next Vacation with Marriott Rewards®**

Voted Best Hotel Program in the World by *Business Traveler* magazine seven years in a row. With 300 reward options Marriott Rewards lets you choose from hotel stays, airline miles, vacation packages, and more! Earn and redeem Marriott Rewards points at nine quality Marriott® hotel brands worldwide, offering more resorts, spas and on-site golf than any other program. Visit MarriottRewards.com for a full listing.

To transfer Membership Rewards® points to Marriott Rewards, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4508)

POTTERY BARN**Redeem Points for Pottery Barn Brands Certificates**

Pottery Barn, Pottery Barn Kids and PBteen are a few of the newest Membership Rewards® partners. For comfortable and casual furnishings and accessories for your entire home, from your living room to your child's rooms, Pottery Barn, Pottery Barn Kids and PBteen's gift certificates are redeemable through our stores and catalogs.

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

(MR Message 3219)

Continental
Airlines **Fly to Japan for only 30,000 Membership Rewards® Points!**

In celebration of five years of service from Houston to Tokyo/Narita, Continental Airlines offers Membership Rewards® enrollees reward travel to Japan for 50% off the standard Membership Rewards® points. From April 1 through May 30, 2004, transfer 30,000 Membership Rewards points into your OnePass® account and redeem for a roundtrip, trans-Pacific, Standard Reward Economy-Class ticket. You would normally need to transfer 60,000 Membership Rewards points.

To transfer Membership Rewards points to OnePass miles, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 2100)

Offer valid only on Continental Airlines-operated flights. Itinerary must include Continental flight 6/7/8/9. Restricted travel dates apply. Mileage purchase not available. Terms and Conditions of the OnePass program apply. 1,000 Membership Rewards points equals 1,000 OnePass Miles.

Earn DOUBLE Points from Spa Finder - All Year!**Spafinder®**

You can now earn DOUBLE Membership Rewards® points on all purchases online from Spafinder.com or by calling 1-888-ALL-SPAS and using your American Express® Card--everyday, all year! Choose from gift certificates redeemable at over 1,100 day, destination and resort spas worldwide and from a wide selection of products from the spa merchandise collection.

Visit www.spafinder.com or call 1-888-ALL-SPAS and start earning double points!

(Bonus ID 6441)

Offer valid through 12/31/04. 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 within 6-8 weeks. Bonus ID: 6441

Create unique experiences with Your Reward®**YOUR REWARD**

Use Membership Rewards® points for a night on the town or an evening in with friends! With the Your Reward program, experience two house seats to a Broadway show, dinner for you and your guest and limousine transportation for 265,000 points or bring a personal chef into your home to teach a cooking class for eight for 95,000 points.

For more information visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 2160)

Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement governing the American Express® Card Account identified on this Notice. We urge you and any Additional Cardmembers on your Account to read this Notice carefully.

The changes made to the Cardmember Agreement will become effective as indicated below. This Notice formally amends that 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 and fees and changing fixed APRs to variable APRs) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your American Express Card Account Agreement. We recommend that you carefully review the changes, and then file 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.

Dishonored Payment Fee (Effective May 8, 2004)

We are increasing the fee to \$38 whenever any check, similar instrument, electronic payment order that we receive, or a check presented at an American Express Travel Services Office or other authorized location is not honored by your bank or other financial institution. Accordingly, we are amending the **Other Fees** section of your Cardmember Agreement applicable to Dishonored Payments by replacing "\$29" with "\$38." We are also replacing the "\$29" with "\$38" in the **Fees** section of your "Agreement between Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Funds Transfer Services."

APR Applicable to Sign & Travel® and/or Extended Payment Option Accounts (Effective with billing periods ending in June 2004)

We are amending the **Finance Charges** section of your Sign & Travel and/or Extended Payment Option Agreement as follows:

Determining the Prime Rate Applicable to Your Account: We are changing the timing of when we determine the Prime Rate used to calculate the variable APRs applicable to your Account to the higher of the 1st or 25th day of the month prior to the month in which your billing period ends. Accordingly, the subsection of the **Finance Charges** section of your Sign & Travel and/or Extended Payment Option Agreement that describes the Prime Rate is revised to replace "20th day" with "25th day."

APR Applicable to Accounts in Default: We are changing the Default Rate applicable to your Sign & Travel and/or Extended Payment Option Account from a fixed APR of 23.99% to a variable APR equal to the Prime Rate plus 21.99%. This change will apply to Accounts that are at the Default Rate as of the effective date as well as Accounts that go into default in the future.

Accordingly, the sentence in the **Finance Charges** section of your Sign & Travel and/or Extended Payment Option Agreement that describes the Default Rate is replaced with the following sentence:

"The Default Rate is a DPR which corresponds to an APR equal to the Prime Rate plus 21.99%."

Monthly Payment-Minimum Payment (Effective with billing periods ending in June 2004)

We are changing the calculation of the Minimum Payment on your Sign & Travel and/or Extended Payment Option Account. In some cases, as described below, we will increase the Minimum Payment by \$15. Accordingly, we are revising your Sign & Travel and/or Extended Payment Option Agreement by replacing the third paragraph of the **Billing Statement-Minimum Payment** section with the following:

"Each Account statement will reflect a Minimum Payment due upon your receipt of the Account statement. The Minimum Payment for any Charges will be the total of (i) any previous billed Minimum Payments that remain unpaid on the Closing Date of the statement and (ii) the greatest of:

- (1) 1/50th of the New Balance shown on your Account statement on the Closing Date of the billing statement (the calculation of which is rounded up to the nearest whole dollar),
- (2) the current month's billed Finance Charges, or
- (3) \$20 (or the New Balance if it is less than \$20).

If the greatest of the three calculations immediately above is the current month's billed Finance Charges, then we will add \$15 to the calculation of the Minimum Payment.

You may pay more than the Minimum Payment, up to the entire New Balance, at any time."

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 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 the Express Cash Operations address indicated on your billing statement or E-mail us by clicking on the Customer Service Link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the date and dollar amount of the suspected error.

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

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
03/12/04

An Important Notice Concerning Cardmember Privacy

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

What Information Do We Collect?

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

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

What Do We Do with This Information?

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

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

Your Opt Out Choices

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

Offers for Products and Services of Other Companies

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

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

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

Please complete this form if you choose to opt out and wish to mail your response rather than use the toll-free number, which is 800-297-8378. If you have already given us your choices, you don't need to respond unless you want to change your choices. Return this form to American Express along with your payment coupon using the payment envelope enclosed with your statement.

Offers for Products and Services of Other Companies

Do not send me offers for products and services of other companies.

Credit Information Provided to Our Affiliates

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

Offers for American Express Products and Services

Mail: Do not mail me offers for American Express products and services.

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

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

Account Number [Redacted]

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

We may mail you offers for American Express products and services.

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

Telephone Offers

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

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

Information We Share with Our Affiliates

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

Your Choice:

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

E-Mail Offers

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

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

Additional Information About Your Opt Out Choices

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

Information Security

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

Former Customers

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

For Vermont Cardmembers Only

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

Platinum Card®
Statement of Account

39,714
Membership Rewards®
Points Available
at 02/29/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
04/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
2,253.19	-2,551.91	2,193.82	1,895.10

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

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

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

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

Platinum Travel Service - Customized Travel Planning

When you need to make travel plans, know that you can rely on Platinum Travel Service (PTS) --a full-service travel agency dedicated to handling all of your travel needs. PTS is accessible with a toll-free telephone call from anywhere in the world. Our experienced and resourceful travel counselors are ready to help with every detail of your personal or business travel arrangements. And, when you book your reservations through PTS, you can also receive complimentary upgrades and amenities exclusively for Platinum Card® members to make your trip just that much more enjoyable. Call PTS today at **1-800-443-7672** to take advantage of this special Platinum Card member benefit.

Activity * Indicates posting date

Activity	Foreign Spending	Amount \$
New Activity for [Redacted] Card XXXX-XXXX		
03/23/04* PAYMENT RECEIVED - THANK YOU		2,253.19
03/24/04* BARNEYS NEW YORK 660 MADISON NY 0793-6554 SALES		-298.72
03/21/04 SOHO CO-OP 116 WOOSTER STREETNY SALES		298.72
03/21/04 MTA NYCT BROOKLYN NY MVM METROCARD		20.00
03/21/04 CVS STORE - 2400 NEW YORK NY HEALTH/BEAUTY-AIDS		31.45

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

Payment Coupon

Account Number [Redacted]

Please Pay By:
04/26/04

Continued on Page 3

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

Total Amount Due
\$1,895.10

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

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

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

Mail Payment to: AMERICAN EXPRESS
P.O. BOX 2855
NEW YORK NY 10116-2855

|||||

[Redacted]

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
04/11/04

New Activity Continued				Foreign Spending	Amount \$
03/21/04	BRITANNICA SUBSCRIP 800-323-1229	IL			10.81
	ON-LINE SUBS				
03/21/04	SEPHORA #336-67TH STNEW YORK	NY			44.54
	DUTY FREE STORE				
03/23/04	BARNEYS NEW YORK 660 MADISON	NY			110.80
	SALES				
03/24/04	GALERIA ART & FRAMINNEW YORK	NY			135.78
	ART DEALERS/GALLERY				
03/24/04	VIRGIN MEGASTOR 5343NEW YORK	NY			111.18
	40 CD'S/VIDEO/CASSETTES				
03/25/04	PAPYRUS #1006 2127170002	NY			24.50
	GIFT ITEMS				
03/29/04	SMYTHSON OF LONDON LONDON SW1X 9AX			95.00	176.67
	UNITED KINGDOM			Pounds Sterling	
	Description	Price			
	Lloyds-FDE	95.00			
03/30/04	BALLY RETAIL #1 NEW YORK	NY			1,080.87
	SHOE STORES				
04/04/04	ITUNES MUSIC STORE 866-712-7753	TX			10.98
	ELECTRIC DOWNLOAD				
04/05/04	NEIMAN MARCUS PALM BEACH	FL			36.57
	TREATMENT 34.50				
04/09/04	ACTION DISCOUNT 2125338200	NY			100.95
	BEAUTY SUPPLIES/ACC				
Total of New Activity				New Charges	2,193.82
				Payments/Credits	-2,551.91

DUPLICATE COPY

Prepared For



Account Number

XXXX-XXXX



Page 4 of 8

DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

Statement Period
February 1, 2004 - February 29, 2004
Account activity after this period does not appear on this statement



Prepared for
Membership Rewards® Account Number
[REDACTED]

Available Points
39,714

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

Account Summary	Opening points balance	36,757
	New points earned	+2,957
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	=39,714

New Points Earned			
02/01/04 - 02/29/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	2,957	0	2,957
Totals	2,957	0	2,957

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

Earn More! New ways to earn points.

Important Notice of Membership Rewards® Program Changes

Effective May 1, 2004, eligible Cardmembers will no longer accrue two Membership Rewards points for virtually every dollar charged at stand-alone hardware and home improvement stores. Instead, Cardmembers will accrue one point for every dollar charged at such stores.

(MR Message 6195)



Program changes apply only to Rewards Green & Gold, Preferred Rewards Green & Gold, Rewards Plus Gold, Platinum Card®, Centurion® Card, Gold Financial, ONE Financial Account Platinum Card, Platinum Financial Services Card, Fidelity American Express Green, Gold and Platinum Cards. Eligible Cardmembers will continue to accrue two points for every dollar charged in the U.S. at qualified stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for wireless phone bill payments. Bulk purchases of wireless time accrue only one point per dollar.

Mortgage Rates Are Low! Earn Thousands of Points!

If you're looking to buy a home or refinance your mortgage, American Express Mortgages can save you hundreds of dollars a month in mortgage payments. Plus, you can get a same-day loan decision and earn thousands of Membership Rewards® points.

Contact us today! Visit www.americanexpress.com/mortgages or call 1-800-AXP-1008. Use offer code C69.

(Bonus ID 9208)



Mortgage loans are provided by American Express Bank, FSB, an FDIC-insured federal savings bank. American Express Bank, FSB, is an American Express company and an Equal Housing Lender. To be eligible to earn points, you must be enrolled in the Membership Rewards program at the time of loan closing. You can earn 1,250 points for every \$10,000 in booked loan value. Points will be credited to your account 10 to 12 weeks after your loan has been approved and closed. Bonus ID: 9208.

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.



Elizabeth Arden
red door salon & spa

Double Points for Mother's Day at Elizabeth Arden

Buy your Mother's Day gift certificates early or treat yourself with a spa package from Elizabeth Arden Red Door Salons. Earn double points from April 10th to May 10th on any purchase of \$150 or more online or in a Red Door Salon.

Call 1-800-99ARDEN or visit www.reddoor.salons.com.

(Bonus ID 9788)

Bonus Points only available at participating Red Door Salon locations and for online transactions, not valid at any Red Door Salons located within department stores. All Red Door gift certificates purchased online are eligible for bonus points and may be used at any Red Door Spa. Gift certificates purchased within department stores are ineligible for bonus points. Offer valid from April 10th - May 10th, 2004. Standard enrollment terms apply. Bonus ID: 9788.

Introducing Aeroplan®/Air Canada!



Membership Rewards® program welcomes Aeroplan®! Starting April 1, 2004, transfer Membership Rewards points to Aeroplan Miles for travel to over 120 countries on the seventeen members of the Star Alliance™ network, including Air Canada. 1,000 Membership Rewards points equal 1,000 Aeroplan Miles.

To redeem, go to americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276)

(MR Message 7057)

Redeem Membership Rewards® Points for a New LG Microwave



LG, one of the world's leading manufacturer of microwave ovens, would like to introduce the first Combination Microwave Oven and Toaster for 23,000 points. This item comes in Stainless Steel and features a .9 CU FT oven capacity, 900 watt microwave, and 800 watt toaster with 9 browning levels.(PRM342)

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

(MR Message 8028)

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



Find the perfect way to show how much you care this Mother's Day with FTD.COM. Choose from floral arrangements hand delivered by an FTD® Florist. Or, send gourmet chocolates, relaxing spa sets and more! Shop online and earn 10x points at www.ftd.com/amexpromo.

Shop at www.ftd.com/amexpromo this Mother's Day.

(Bonus ID 1675)

Offer valid on purchases from www.ftd.com/amexpromo through 12/31/04. Cannot be combined with any other offers or special promotions. Not valid on Disney® products. To be eligible for 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 are credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1675.

Redeem for Stays at Hyatt Hotels and Resorts®!



Membership Rewards® enrollees can redeem points for rejuvenating stays at participating Hyatt hotels and resorts worldwide, with stay certificates available for 25,000 to 60,000 points. With more than 200 locations worldwide, Hyatt hotels are renowned for distinctive architecture, award-winning cuisine and impeccable service. Now is the perfect time to enjoy the many experiences Hyatt has to offer, as unique and different as its location and surroundings.

For more information, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276)

(MR Message 6304)

For detailed Hyatt certificate Terms and Conditions and information, please visit <https://certificates.hyatt.com>.

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



Neiman Marcus Shopping Earns Extra Rewards



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

The InCircle Rewards program gives you one point for each dollar charged to your enrolled Platinum Card excluding sales tax, shipping, beauty salons, alterations, gift packaging and NM gift cards®. Membership Rewards Terms and Conditions apply.

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

(CE 104304)

Benefits at Equinox Fitness Clubs



It's not fitness. It's life. Equinox enhances your life inside and outside the gym. And, when you use your Platinum Card® to purchase a one-year membership at the standard Platinum Card rate, you'll receive benefits that do just that. Enjoy an All-Club Access upgrade for entry to locations throughout NY, CT, Chicago and LA for personal training, spa sessions, and more.* Card members who already belong to Equinox can contact the club to receive five guest passes, an Equinox gym bag and T-shirt.

*Upgrade to All-Club Access membership is for first year of membership. Offer valid for new members only.

Visit www.equinoxfitness.com or call 212-774-6376 to get started today.

(CE 104338)

Enjoy Fine Dining Around the World



For dinner reservations across town, across the country, or across the ocean, look to the *Fine Dining* program available to you as a Platinum Card® member. Every day, a reservation is held at more than 1,000 of the most highly acclaimed restaurants in the U.S., Canada and abroad. So, when the need arises for a reservation at a hometown favorite or an outstanding restaurant in another city, rely on the *Fine Dining* program.

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

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

(CE 104341)

Earn Double Points Every Day on the Platinum Card®



Earn double Membership Rewards® points for your purchases when you use your Platinum Card at supermarkets, drugstores, gas stations, the U.S. Postal Service, and to pay wireless phone bills. Double points for everyday purchases is an ongoing benefit of your Platinum Card membership. And you'll continue to earn one point for every eligible dollar charged to your Platinum Card when making other purchases.

Offer applies at qualifying stand-alone drug stores, gas stations, and the U.S. Postal Service. Not valid in the departments of superstores or warehouse clubs. To pay your wireless phone bill automatically, please call your wireless provider.

For more information, call Platinum Card Customer Service at 1-800-525-3355.

(CE 104302)

FEE-FREE American Express® Travelers Cheques!



As an American Express Cardmember you can purchase FEE-FREE* American Express Travelers Cheques and Cheques for Two® at participating American Express Travel Service locations. Behind every Travelers Cheque is someone who can help in a travel emergency 24/7--from replacing lost or stolen Cheques, to assistance with replacing lost credit cards and passports.**

*Not all services available at all locations. Subject to all local laws and cash availability. **Proof of Travelers Cheques purchase may be required. Credit Card Replacement Assistance is for major bank-issued credit cards only. Fees for passport/credit card replacement are the sole responsibility of the customer. For complete Terms, call 1-800-AXP-8347.

To find your nearest American Express Travel Services location, call 1-800-AXP-8347.

(CE 104335)

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.

Share Our Strength's Taste of the Nation



American Express is The Official Card of Share Our Strength's Taste of the Nation®, a series of culinary benefits supporting anti-hunger and anti-poverty efforts. You can help support a worthy cause while enjoying delicious tastes from talented chefs. Every spring, thousands of chefs and restaurateurs donate their product, time and talents at more than 70 events throughout the United States and Canada. To find a Taste of the Nation event near you and purchase tickets, visit www.tasteofthenation.org/amex. One-hundred percent of ticket proceeds go towards anti-hunger and anti-poverty programs.

www.tasteofthenation.org/amex.

(CE 104318)

New TravelFunds® Card Offer for AARP Members



A special offer for AARP members: Receive a complimentary emergency travel kit with the purchase of \$1,000 or more in TravelFunds Cards from American Express*. It's a prepaid, reloadable card that's safer than carrying cash, and isn't linked to your bank account. If it's lost or stolen, your balance is refunded, usually within 24 hours. Offer also available for purchases of American Express Travelers Cheques and foreign currency.

*Limit one kit per order. For complete Terms and Conditions, visit www.aarp.org/amex and enter promotion code 101.

Offer available for AARP members only at: www.aarp.org/amex and enter promotion code 101 on the order form.

(CE 104331)

Now Accepting the American Express® Card



BJ's Wholesale Club, Inc. - Now accepts the American Express Card. Visit a Club today! For the BJ's Club nearest you, go to www.BJS.com or call 1-800-BJS-CLUB.

Pan American Airways - Serving New England, Myrtle Beach, SC, Florida and the Caribbean. Visit www.Flypanam.com or call 1-800-FLYPANAM and experience our comfort and convenience.

National Product Sales - NPS is focused on the customer looking for great values. Join us on the Web at www.E-NPS.com. Also, check out our great values at www.NPSBookie.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 104270)

It's Save - Big Time on Home Improvement



From April 1 - May 31, 2004, home improvements can be even easier with these great rebates from top home brands. Simply use your American Express® Card to buy participating manufacturers' featured products. Once you're finished, mail in the required rebate redemption materials and your American Express branded gift card will be on its way. Happy home improving!

Qualifying products must be purchased on an American Express Card between April 1, 2004 and May 31, 2004. Redemption materials must be postmarked by June 30, 2004. Redemption requirements vary by manufacturer. Offers are only valid in the continental U.S. and are not redeemable in-store. Please allow 6 to 8 weeks to receive your rebates on an American Express branded gift card. Not responsible for lost, misdirected or illegible entries. Partners and rebate offers are subject to change without notice. C839:0001.

Go to www.americanexpress.com/spring for specific information on the rebate offers, redemption requirements, qualifying products, and for rebate redemption instructions.

(CE 104312)

Platinum Card® Statement of Account

42,086 Membership Rewards® Points Available at 03/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 05/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
1,895.10	-2,263.03	6,386.62	6,018.69

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

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

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

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

Concierge - Personal Lifestyle Assistance

Platinum Card® Concierge can help you with virtually any request, at any hour, anywhere in the world. Have Platinum Card Concierge secure reservations at an international or domestic restaurant for a special occasion or upcoming trip, locate goods and services unavailable locally, research entertainment options, arrange for special gifts, and much more. It's like having a personal assistant with you while at home or while traveling abroad. No request is too unusual, too large or too small—so call Platinum Concierge at 1-800-345-AMEX, option 2 to take advantage of the personal lifestyle assistance available to you as a Platinum Card member. Terms and Conditions apply.

Activity * Indicates posting date

		Foreign Spending	Amount \$
New Activity for [Redacted] Card XXXX-XXXX			
04/23/04*	PAYMENT RECEIVED - THANK YOU		-1,895.10
04/19/04*	SAKS FIFTH AVE -043 PALM BEACH FL 430111061 FURLA HANDBAGS		-275.60
05/06/04*	POLO RETAIL CORP NEW YORK NY 082145543 APPAREL/ACCESSORIES		-92.33

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

Payment Coupon

Account Number [Redacted]

Please Pay By: 05/26/04

Continued on Page 3

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

Total Amount Due \$6,018.69

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

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

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

Mail Payment to:

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

Input box for address change

DUPLICATE COPY

Prepared For
XXXXXXXXXX

Account Number
 XXXX-XXXX

Closing Date
 05/11/04

New Activity Continued				Foreign Spending	Amount \$
04/13/04	FEDEX AB845134992699	NEW YORK NY			94.78
	1 HEAVYWEIGHT TO: FRANCIS GB FROM: GEORGE BANFORD 10022 1 1 HEAVYWEIGH 7LB AWB845134992699 FEDEX CUSTOMER SERVICE #1-800-622-1147				
04/18/04	SAKS FIFTH AVE -010	PALM BCH GARDEN FL			509.75
	FASHION Description FURLA HANDBAGS				
04/21/04	BRITANNICA SUBSCRIP	800-323-1229 IL			10.81
	ON-LINE SUBS				
04/21/04	CLUB MONACO #1023	NEW YORK NY			280.25
	FAMILY CLOTHING				
04/21/04	SEARLE	NEW YORK NY			350.86
	WOMEN'S READY-TO-WEAR				
04/22/04	GALO SHOE IMPORTS	NEW YORK NY			128.18
	SHOES				
04/23/04	SHOE INN	PALM BEACH FL			385.84
	5999/38 SHOES/ACC				
04/23/04	NEIMAN MARCUS	PALM BEACH FL			1,215.82
	NUTMEG GNGER 50.00 BASIL MANDRN 50.00 BALANCE REF TO INVOICE				
04/27/04	MTA NYCT	BROOKLYN NY			20.00
	MVM METROCARD				
04/29/04	BOYDS OF MADISON DEP	2128386558 NY			42.90
	16-MEDICAL SUPPLIES				
04/29/04	B C B G #603	NEW YORK NY			108.63
	APPAREL ACCESSORIES				
05/01/04	POLO RETAIL CORP	NEW YORK NY			335.65
	APPAREL/ACCESSORIES				
05/01/04	LA PETITE COQUETTE	NEW YORK NY			518.36
	5631/07 WOMEN'S APPAREL				
05/01/04	ALEXIS BITTAR RETAIL	2126258340 NY			81.47
	MISC				
05/03/04	RAPUNZEL'S CLOSET	PALM BEACH FL			73.14
	GIT ITEMS STORE				
05/05/04	BLOOMINGDALES	NEW YORK NY			96.68
	SHEER HOSIERY Description SOCKS				
05/06/04	PAYPAL *MCTAWASBELL	402 935 7733 CA			17.17
	PROFESSIONAL SERVICE				
05/06/04	SAMANTHA, PARIS			85,00 European Union Euro	105.56
	FRANCE VOUS REMERCIE DE VOTRE VISITE				
05/07/04	PLEIN SUD, PARIS			350,00 European Union Euro	434.67
	FRANCE VOUS REMERCIE DE VOTRE VISITE				
05/07/04	VICTOIRE, PARIS			1,030,00 European Union Euro	1,279.16
	FRANCE VOUS REMERCIE DE VOTRE VISITE				

Continued on reverse

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Prepared For

Account Number
XXXX-XXXX

Page 4 of 8

New Activity Continued

Foreign Spending Amount \$

05/10/04	RADIO TAXICABS (LONDON) LTD LONDON N4 UNITED KINGDOM Taxi Services	16.90 Pounds Sterling	30.91
05/10/04	TRUEFIT & HILL LTD LONDON SW1A 1PH UNITED KINGDOM Description GOODS	146.50 Pounds Sterling	266.03

Total of New Activity

New Charges 6,386.62
Payments/Credits -2,263.03

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Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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

American Express®



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

Available Points

42,086

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

Everyday Spend Points
earned this period:
117

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

Account Summary

Opening points balance	39,714
New points earned	+2,372
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=42,086

New Points Earned

03/01/04 - 03/31/04

	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	2,255	117	0	2,372
Totals	2,255	117	0	2,372

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

Earn More! New ways to earn points.

Important Notice of Membership Rewards® Program Changes

Effective May 1, 2004, eligible Cardmembers will no longer accrue two Membership Rewards points for virtually every dollar charged at stand-alone hardware and home improvement stores. Instead, Cardmembers will accrue one point for every dollar charged at such stores.

(MR Message 6195)



Program changes apply only to Rewards Green & Gold, Preferred Rewards Green & Gold, Rewards Plus Gold, Platinum Card®, Centurion® Card, Gold Financial, ONE Financial Account Platinum Card, Platinum Financial Services Card, Fidelity American Express® Green, Gold and Platinum Cards. Eligible Cardmembers will continue to accrue two points for every dollar charged in the U.S. at qualified stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for wireless phone bill payments. Bulk purchases of wireless time accrue only one point per dollar.

Mortgage Rates Are Low! Earn Thousands of Points!

If you're looking to buy a home or refinance your mortgage, American Express Mortgages can save you hundreds of dollars a month in mortgage payments. Plus, you can get a same-day loan decision and earn thousands of Membership Rewards® points.

Contact us today! Visit www.americanexpress.com/mortgages or call **1-800-AXP-1008**. Use offer code C69.

(Bonus ID 9208)



Mortgage loans are provided by American Express Bank, FSB, an FDIC-insured federal savings bank. American Express Bank, FSB, is an American Express company and an Equal Housing Lender. To be eligible to earn points, you must be enrolled in the Membership Rewards program at the time of loan closing. You can earn 1,250 points for every \$10,000 in booked loan value. Points will be credited to your account 10 to 12 weeks after your loan has been approved and closed. Bonus ID: 9208.

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.



that was easy.™

Celebrate with Savings!

During the month of May 2004, Staples is celebrating its 18th anniversary with savings on everything from pens and PDAs to document storage and digital cameras. Redeem Membership Rewards® points for Staples Awards and enjoy month-long specials in the store, through the catalog or online at www.Staples.com.

Staples—that was easy.

To redeem visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) or www.Staples.com

(MR Message 6308)



Attend Golf School at Hilton Head!

Experience world-class golf instruction from Golf Academy of Hilton Head at Sea Pines. Redeem Membership Rewards® points for golf instruction from Class A PGA professionals! School sessions include instruction, personalized improvement manual, lunch, and more. Schedule a one-day golf school for 50,000 Membership Rewards points, a two-day golf school for 100,000 points or a three-day golf school for 175,000 points. Please call 1-843-785-4540 or visit www.golfacademy.net for more information.

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

(MR Message 4172)



Escape to Paradise with Hawaiian Airlines

Transfer Membership Rewards® points to Hawaiian Airlines today and choose from eight mainland U.S. departure cities for flights direct to Honolulu, Maui and neighboring Hawaiian Islands and the South Pacific-destinations on Hawaiian Airlines. Join HawaiianMiles at www.HawaiianAir.com or call 1-800-367-5320.

To transfer Membership Rewards points visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4438)



Go to Space with Membership Rewards® Points!

Space Adventures, the world's leading space tourism company, offers a wide range of luxury adventures including zero-gravity, edge of space and sub-orbital flights. Experience the feeling of weightlessness or see the curvature of the Earth while traveling at twice the speed of sound. Redeem Membership Rewards® points to use toward these amazing flight experiences. For more details, visit www.spaceadventures.com or call 1-888-85-SPACE (77223).

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

(MR Message 5209)



Introducing a Nike Golf Exclusive

Nike Golf would like to introduce the Tiger Woods package for 55,000 Membership Rewards® points (NIKE20). This exclusive package features the Nike Ignite Driver, a dozen Nike One Golf Balls and The Upper Deck Tiger Woods special collectible tin trading card set. This offer is only available while quantities last.

Redeem now at www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4221)

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

Prepared For [Redacted]

Account Number XXXX-XXXX [Redacted]

Closing Date 05/11/04



Share the Benefits of the Platinum Card®



Give someone close to you an Additional Platinum Card. They can enjoy many of the unique Card member benefits you are currently entitled to as a Platinum Card member, such as the International Airline Program, the *Fine Dining* Program and Platinum Card® *Concierge*. What's more, they will benefit from the convenience of world-class American Express Customer Service--24 hours a day. The annual fee for each Additional Platinum Card is \$175.

To apply or learn more, call 1-800-525-3355.

(CE 104345)

Terms, Conditions and Restrictions apply. The Additional Cardmember must be 18 years or older, and must have never had a defaulted account with American Express. Any account you have with American Express must not be in default.

Los Angeles Baseball Tickets and Suites Now on Sale



As a Platinum Card® member, you can enjoy professional baseball in Los Angeles this season--from plush seats located between the dugouts behind home plate or a private luxury suite that accommodates up to 20 people. Tickets include premium parking passes.

Call 1-800-321-RSVP 8am to 11pm ET to purchase your tickets, or visit www.americanexpress.com/luxurysuites for details.

(CE 104420)

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

Earn Double Points on the Platinum Card®



Earn double Membership Rewards® points for your purchases when you use your Platinum Card at supermarkets, drugstores, gas stations, the U.S. Postal Service, and to pay wireless phone bills. Double points for everyday purchases is an ongoing benefit of your Platinum Card membership. And you'll continue to earn one point for virtually every dollar charged to your Platinum Card when making other purchases.

For more information, call Platinum Card Customer Service at 1-800-525-3355.

(CE 104419)

Offer applies at qualifying stand-alone drug stores, gas stations, and the U.S. Postal Service. Not valid in the departments of superstores or warehouse clubs. To pay your wireless phone bill automatically, please call your wireless provider.

International Airline Program - 2 Fly for the Price of 1



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

Make your reservations through PTS today by calling 1-800-443-7672 or refer your travel agent to PTS.

(CE 104447)

Program Terms and Conditions apply. For full program information, visit www.americanexpress.com/platinum.

Carry the TravelFunds® Card from American Express



Whenever you travel, consider taking the prepaid, reloadable TravelFunds Card from American Express--instead of cash or debit cards. It's safer than cash and is a convenient way to carry money while you travel. Unlike debit cards, it's not linked to your bank account and you'll have access to valuable travel services such as passport/credit card replacement assistance.*

TravelFunds Card from American Express is accepted at millions of places that accept American Express. Purchase yours today at www.americanexpress.com/buytfc or by calling 1-888-412-6945.

(CE 104424)

Proof of TravelFunds Card purchase may be required. Credit card replacement assistance is for major bank-issued credit cards only (not retail store, gasoline, calling cards, etc.). *Fees for passport/credit card replacement are the sole responsibility of the customer. ATM fees apply. For complete Terms, visit www.americanexpress.com/buytfc or call 1-888-412-6945.

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

American Express® Gift Card - For All Occasions



The American Express® Gift Card is the perfect solution for all of your gift-giving needs. Whether buying gifts for your loved ones for Mother's Day, Father's Day or special events like graduation and weddings, the Gift Card makes a perfect gift for any occasion because it is accepted all over the place.* The Card is available in denominations from \$25 to \$500, and is packaged in a gold envelope with a personalized message card.**

American Express® Gift Card:
 - Prepaid
 - Accepted in millions of restaurants and retailers in the U.S.
 - Funds never expire
 Available at:
www.americanexpress.com/bestgift or
 1-877-AXP-GIFT.
 (CE 104423)

*Accepted at millions of retailers and restaurants throughout the U.S. where American Express is accepted. **Card and shipping fees apply. For complete Terms and Conditions, please visit www.americanexpress.com/bestgift or call 1-877-AXP-GIFT.

Now Accepting the American Express® Card!



Stonebridge Life - Need financial security for your family? Check out what Stonebridge Life can do for you. Call 1-800-362-6900 or visit www.takingcarelife.com.

Despatch of Southampton Moving & Storage - Local and overseas moves. Full-service storage facility. Southampton, NY. Call us at 631-283-3000 or 1-800-827-MOVE. www.despatchmovers.com.

Famous Footwear - Now finding shoes is made more convenient than ever, because we welcome the American Express Card. For a store near you, call 1-800-40FAMOUS.

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 104361)

Use Your Card to Help Sick Children and Their Families



Use your American Express® Card at participating merchants from Mother's Day to Father's Day 2004 and we'll make a donation to Ronald McDonald House Charities. Donations will help families stay near their sick children while they're getting treatment. So please Make Room to Heal and give thousands of families the healing comfort of a home-away-from-home when they need it most.

For a list of participating merchants, and to learn more, visit www.americanexpress.com/makeroomtoheal.

(CE 104411)

Platinum Card®
Statement of Account

44,115
Membership Rewards®
Points Available
at 04/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
06/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
6,018.69	-15,752.11	13,985.80	4,252.38

Please Pay By
06/26/04
Please refer to page 2 for important information regarding your account

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

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

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

Earn Double Points on the Platinum Card®

Earn double Membership Rewards® points for your purchases when you use your Platinum Card at supermarkets, drugstores, gas stations, the U.S. Postal Service, and to pay wireless phone bills. Double points for everyday purchases is an ongoing benefit of your Platinum Card membership. And, you'll continue to earn one point for virtually every dollar charged to your Platinum Card when making other purchases. For more information, call Customer Service at **1-800-525-3355**. Offer applies at qualifying stand-alone drug stores, gas stations, and the U.S. Postal Service. Not valid in the departments of superstores or warehouse clubs. To pay your wireless phone bill automatically, please call your wireless provider.

Activity * Indicates posting date

New Activity for	Foreign Spending	Amount \$
05/21/04* PAYMENT RECEIVED THANK YOU		-6,018.69
05/20/04* POLO RETAIL CORP NEW YORK NY 082040644 GENERAL MERCHANDISE		-81.45
05/20/04* POLO RETAIL CORP NEW YORK NY 082040679 GENERAL MERCHANDISE		-7,925.28
06/05/04* POLO RETAIL CORP NEW YORK NY 082041452 GENERAL MERCHANDISE		-1,726.69
05/13/04 POLO.COM 888-475-7674 NY CLOTHING/APPAREL		485.54

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

Payment Coupon

Account Number [Redacted]

[Redacted]
NEW YORK NY 10021-6217



Mail Payment to:

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



Please Pay By:
06/26/04

Total Amount Due
\$4,252.38

Continued on Page 3

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

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

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

0000371293895321000 000425238001398580 11H

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

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

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

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

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

What We Need From You When You Have A Billing Inquiry: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your inquiry, we cannot report you as delinquent or take any action to collect the amount in question. Please retain any receipts pertinent to your claim.

Special Rules For Charge Card Purchases: If you have a problem with the quality of goods or services that you purchased with the Card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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

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

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Important Notice to North Dakota Residents: If an account is past due for two or more billing cycles, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone
1-800-472-9297

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

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

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

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

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

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



Correspondence

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

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

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

Change of Address
If correct on front do not use

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

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

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Prepared For
XXXXXXXXXX

Account Number
 XXXX-XXXX
XXXXXXXXXX

Closing Date
 06/11/04

New Activity Continued				Foreign Spending	Amount \$
05/13/04	STE DEVAL, PARIS FRANCE VOUS REMERCIE DE VOTRE VISITE			120,00 European Union Euro	145.43
05/14/04	PARADIES WEST PALM BWEST PALM BEA FL GIFT/NOVELTY/SOUVENIR				18.30
05/17/04	BIZARRE BAZAAR NEW YORK NY JEWELRY/REPAIR/SALES GIFT, CARD, NOVELTY AND SOUVENIR STORES				135.75
05/18/04	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES				64.09
05/19/04	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE				7,925.28
05/19/04	VIVRE NEW YORK NY CATALOG MERCHANTS				247.67
05/21/04	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES				173.80
05/21/04	BRITANNICA SUBSCRIP 800-323-1229 IL ON-LINE SUBS				10.81
05/23/04*	GUCCI PORTOFINO REF# 71001590414700000511746 05/23/04				729.98
05/25/04	HARRODS LIMITED. LONDON UK UNITED KINGDOM Description Price GOODS 78.00			78,00 Pounds Sterling	144.33
05/25/04	THE LIBRARY LONDON SW3 UNITED KINGDOM RETAIL			65,95 Pounds Sterling	122.03
05/27/04	MTA NYCT BROOKLYN NY MVM METROCARD				20.00
06/03/04	EVE'S PRODUCTS 800-848-3837 MA GIFT ITEMS				152.07
06/03/04	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE				3,429.72
06/08/04	METROPOLITAN OPERA NEW YORK NY MET OPERA				181.00
Total of New Activity				New Charges Payments/Credits	13,985.80 -15,752.11

DUPLICATE COPY

Prepared For



Account Number
XXXX-XXXX



DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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



Available Points	44,115
Points are available when charges are paid in full and all your accounts are in good standing. Available points include everyday spend points.	Everyday Spend Points earned this period: 132

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

Account Summary

Opening points balance	42,086
New points earned	+2,029
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=44,115

New Points Earned

04/01/04 - 04/30/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum	1,897	132	0	2,029
Totals	1,897	132	0	2,029

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

Earn More! New ways to earn points.

Exciting Vacation Activities from Your Reward®

This summer use Membership Rewards® points to experience all your vacation destination has to offer. With the Your Reward® program, you can experience a golf or tennis lesson, the view from a hot air balloon or settle in for a meal prepared by a personal chef. No matter where your travels take you, the Your Reward program can design something just for you.

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to redeem points.

(MR Message 9487)

YOUR REWARD



McCormick & Schmick's Seafood Restaurant Sails Into New York

Now you can enjoy McCormick & Schmick's in NYC, located at 1285 Sixth Ave at 52nd Street. The menu changes daily, each day offering more than 30 varieties of fresh seafood, featuring more than 100 freshly prepared items, establishing McCormick & Schmick's Seafood Restaurants as the Fresh Seafood Authority. To find a McCormick & Schmick's near you, visit www.McCormickandSchmicks.com or call 1-888-344-6861.

To redeem Membership Rewards® points for \$50, \$100 and \$150 certificates, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

Fly to the Caribbean with Air Jamaica!

Enjoy legendary Lovebird Hospitality on the airline voted World's Best to the Caribbean for six years in a row by 'World Travel Awards'! Redeem 35,000 Membership Rewards® points for economy-class travel to Jamaica or to any of Air Jamaica's Caribbean island destinations including Antigua, Barbados, Bonaire, Curacao, Grenada and St. Lucia.

Call 1-800-523-5585 for reservations or visit www.airjamaica.com.

(MR Message 0376)



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

Continued on reverse



Double points on your next family vacation!

Earn double Membership Rewards® points and get family vacation when you book and pay for an adventure vacation at **Sea World, Busch Gardens or Sesame Place** between 6/1/04-9/15/04, for travel by 12/31/04. Create a customized vacation or choose one of the featured packages.

Go to www.seaworldvacations.com, www.buschgardensvacations.com or www.sesameplacevacations.com, enter code **AXPFUN** and plan your trip.

(Bonus ID 6625)

To eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID 6625

Introducing the Krups DuotheK Stainless Steel Therm



Krups would like to introduce the DuotheK Stainless Steel Therm (PRM359) for 31,000 points. Make coffee and tea at the same time! The DuotheK Stainless Steel Therm has two independent brewing systems, perfect for making regular and decaf coffee or tea and coffee. Two double-insulated, eight-cup thermal carafes keep coffee hot for hours. The DuotheK has Krups Deep Brew technology to provide you with coffee full of rich, robust flavor. Available in Stainless Steel.

Redeem now at www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1465)

Meals and Snacks Available for Purchase on Delta



High-quality meals and snacks from names like Atlanta Bread Company and Savorings are now available for purchase in Economy Class on Delta flights lasting 3.5 hours or more in the continental U.S. To see a menu for your next flight, go to "Inflight Dining" located in the Travel section of www.delta.com. Transfer Membership Rewards® points to SkyMiles® today and book Award Travel on Delta.

Not already a SkyMiles member? Enroll today at www.delta.com or call 1-800-323-2323.

(MR Message 2342)

2x Points-Greeting Cards from Gallery Collection



Stop running To The Store! Order premium quality greeting cards at low, Direct-from-the-Publisher prices. Earn Double Membership Rewards® points on all orders from June 1 to August 31, 2004.

Browse our selection of Birthday, Holiday and All Occasion Cards at www.gallerycollection.com/amex or call (201) 641-0700 for a catalog.

(Bonus ID 8684)

Free Nights Start at 10,000 Priority Club points!



Reward yourself and redeem points for great stays at any of the more than 3,500 hotels worldwide in the Priority Club Rewards family of brands. From vibrant city centers to preferred resort destinations, there are choices for virtually every travel occasion. The Priority Club Rewards family of brands includes InterContinental®, Crowne Plaza®, Holiday Inn®, Holiday Inn Express®, Staybridge Suites® and Candlewood Suites®. Free nights start at 10,000 Priority Club points.

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to transfer Membership Rewards® points.

(MR Message 6452)

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

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
06/11/04



Women's Professional Basketball Tickets Now Available



Catch the excitement of professional women's basketball at Madison Square Garden in New York City for this 2004 season. As a Platinum Card® member, you have access to single-game tickets for the entire regular season. Seats are located in the first five rows of the arena.

All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Tickets are available on a first-come, first-served basis. All ticket orders are subject to service charges. Payment must be made using the Platinum Card from American Express. Ticket limits may apply. Availability is limited. Tickets will be sold in pairs.

Purchase your tickets today by calling **1-800-321-RSVP** (8am to 11pm EST, 7 days a week) or visit www.americanexpress.com/luxurysuites for more information.

(CE 104476)

Earn Points When You Pay Your Bills Automatically



Do you know that when you pay your wireless phone bill automatically with the Platinum Card® you can earn double Membership Reward® points automatically, too? Automatic Bill Payment is the simple way to consolidate your payments and make sure that your bills are paid on time. Enjoy the time-saving convenience of paying your bills automatically with your Card. You can even continue to receive a paper statement of your bill from your service provider to keep for your records.

Terms and Conditions apply.

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

(CE 104475)

Now Accepting the American Express® Card!



Gooseberry Patch - Where you can find all the comforts of home. Shop online at www.gooseberrypatch.com or call **1-800-854-6673** for more information.

Montauk Home Center - A friendly staff to help you with your plumbing specialty/hardware, lumber service and all building needs. 94 Industrial Road, Montauk, NY. **631-668-6800**.

Arcade Department Store - 30,000 items including bed, bath, kitchen, toys and clothing. Located in the Historic Whaling District at 14 Front St. Greenport, NY. **631-477-1440**.

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 104481)

Give American Express® Gift Cheques Today!



Give American Express Gift Cheques for any occasion--Father's Day, weddings, birthdays, graduations or even just to say, "thank you". Unlike store gift cards or certificates, American Express Gift Cheques have no expiration date and are available in a variety of prepaid denominations.* Gift Cheques come elegantly wrapped in a gold envelope and you can include your own personalized message. Gift Cheques are available for purchase at participating American Express Travel Services locations. Ask for them today!

*Denominations are available in \$25, \$50 and \$100. For complete Terms and Conditions, call 1-888-269-6669. Gift Cheques are available for purchase at participating American Express Travel Services locations using your American Express® Card.

To find your nearest American Express Travel Services locations, call **1-888-AXP-0084**.

(CE 104471)

Earn 7,500 Membership Rewards® Bonus Points



As an American Express® Cardmember you are entitled to many benefits including exclusive access to an experienced financial advisor. Enjoy a complimentary initial consultation with an experienced American Express financial advisor--a seasoned professional who can offer you financial advice on investment strategies, tax planning, and much more. After your initial consultation, you will receive 7,500 Membership Rewards bonus points.

Offer valid to new American Express Financial Advisor clients only. American Express Financial Advisors Inc., Member NASD. American Express Company is separate from American Express Financial Advisor Inc. and is not a broker-dealer.

Allow an experienced financial advisor to help you achieve your personal financial goals. Just call **1-877-496-4761** toll-free to be referred to a financial advisor in your area.

(CE 104463)

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.

Share the Rewards - The American Express Donation Site

Charitable giving is now even easier when you use your Card at the American Express Donation Site.

Use your Card to donate to a favorite charity at www.americanexpress.com/donate.



Make a donation to any of over 850,000 U.S. charitable organizations.

(CE 104469)

You can give to multiple charities in one transaction or set up Recurring Donations to a favorite charity. Donations are tax deductible and you will receive an instant e-mail receipt for tax purposes.

Platinum Card®
Statement of Account

50,135
Membership Rewards®
Points Available
at 05/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
07/12/04

Page 1 of 9

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
4,252.38	-4,347.78	4,891.37	4,795.97

Please Pay By 07/27/04
Please refer to page 2 for important information regarding your account

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

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

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

Let Concierge Make Your Summer Activities Special

Platinum Card® Concierge can help you with virtually any request, at any hour, anywhere in the world. Have Platinum Card Concierge secure reservations at an international or domestic restaurant for a special occasion or upcoming trip, locate goods and services unavailable locally, research entertainment options, arrange for special gifts, and much more. It's like having a personal assistant with you while at home or while traveling abroad. Call **1-800-345-2639, option 2.**

Activity * Indicates posting date

New Activity for [Redacted]		Amount \$
06/16/04*	COMPUTER PAYMENT RECEIVED - THANK YOU	-4,252.38
07/10/04*	CHARLES DAVID #24 PALM BEACH GARD FL 51603010 SHOE STORE	-95.40
06/11/04	NEIMAN MARCUS MICH AVE CHICAGO IL FLAT 187.00	203.36
06/12/04	POLO RETAIL CORPORATPalm Beach FL GENERAL MERCHANDISE	442.02
06/17/04	ALLIANCE DUTY CAROLINA PR Description GENERAL MDSE	37.50

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

Payment Coupon

[Redacted]

Please Pay By:
07/27/04

Continued on Page 3

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

Total Amount Due
\$4,795.97

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

NEW YORK NY 10021-6217



Mail Payment to:



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



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

[Redacted]

DUPLICATE COPY

Prepared For [REDACTED]

Account Number XXXX-XXXX [REDACTED] Closing Date 07/12/04

New Activity Continued				Amount \$
06/18/04	BLOOMINGDALES	NEW YORK	NY	105.91
	MENS SWIMWEAR			
06/18/04	AT&T WIRELESS	NEW YORK	NY	43.44
	000000000000000007095			
06/19/04	CLUB MONACO	NEW YORK	NY	95.59
	GENERAL MERCHANDISE			
06/19/04	UNION SQUARE MAGAZIN	NEW YORK	NY	17.98
	BOOK STORE			
06/20/04	BARNEYS NEW YORK	660 MADISON	NY	526.83
	SALES			
06/21/04	BRITANNICA SUBSCRIP	800-323-1229	IL	10.81
	ON-LINE SUBS			
06/23/04	BERNARDUS LODGE	CARMEL	CA	100.00
	ROOM RESERVATIONS			
06/29/04	SPIRIT INC	505-982-2677	NM	104.55
	03 CLOTHING			
06/29/04	MINERAL AND FOSSIL	GSANTE FE	NM	110.42
	MINERAL/FOSSIL			
07/02/04	LensCrafters	004554SANTA FE	NM	330.68
	SPECIALTY RT			
07/06/04	POLO RETAIL CORP	NEW YORK	NY	119.49
	GENERAL MERCHANDISE			
07/07/04	DELTA AIR LINES	NEW YORK	NY	207.60
	From: [REDACTED]	To: J F KENNEDY A/P NY	Carrier: DL	Class: BA
	Ticket Number: [REDACTED]		Date of Departure: 07/07	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/07/04	DELTA AIR LINES	NEW YORK	NY	207.60
	From: [REDACTED]	To: J F KENNEDY A/P NY	Carrier: DL	Class: BA
	Ticket Number: [REDACTED]		Date of Departure: 07/07	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/07/04	DELTA AIR LINES	NEW YORK	NY	207.60
	From: [REDACTED]	To: WEST PALM BEACH FL	Carrier: DL	Class: BA
	Ticket Number: [REDACTED]		Date of Departure: 07/07	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/07/04	DELTA AIR LINES	NEW YORK	NY	207.60
	From: [REDACTED]	To: J F KENNEDY A/P NY	Carrier: DL	Class: BA
	Ticket Number: [REDACTED]		Date of Departure: 07/07	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/08/04	PETRA OF PALM BEACH	W.PALM BEACH	FL	41.34
	CLOTHING-WOMEN'S REA			
	WOMEN'S READY-TO-WEAR STORES			
07/08/04	BCBG #646	WEST PALM BEACH	FL	238.50
	APPAREL ACCESSORIES			
07/09/04*	BAGGAGE INSURANCE PREMIUM			9.95
	TKT NO. 00621145699031			
07/09/04*	BAGGAGE INSURANCE PREMIUM			9.95
	TKT NO. 00621146382916			

Continued on reverse

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Page 4 of 9

New Activity Continued

Amount \$

07/09/04*	BAGGAGE INSURANCE PREMIUM TKT NO. [REDACTED]	9.95
07/09/04*	BAGGAGE INSURANCE PREMIUM TKT NO. [REDACTED]	9.95
07/10/04	VIRGIN ATLANTIC AIR NORWALK CT 194 From: [REDACTED] To: [REDACTED] Carrier: VS Class: BW LONDON HEATHROW UK Not Available Date of Departure: 07/11 Ticket Number: [REDACTED] Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	692.20
07/10/04	CHARLES DAVID #24 PALM BEACH GARD FL SHOE STORE	95.40
07/10/04	IMPROV CITY PLACE WEST PALM BEACH FL GOODS/SERVICES	139.20
07/10/04	VICTORIA'S SECRET PALM BEACH GARDENS FL Women's Apparel	394.32
07/11/04	EXPRESS NEW YORK NY EXPRESS APPAREL	171.63
Total of New Activity		New Charges 4,891.37 Payments/Credits -4,347.78

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Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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



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

Available Points
50,135

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

Account Summary	
Opening points balance	44,115
New points earned	+6,020
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=50,135

New Points Earned

05/01/04 - 05/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	6,020	0	6,020
Totals	6,020	0	6,020

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

Earn More! New ways to earn points.

Fleming's Prime Steakhouse & Wine Bar Certificates

Turn an evening out into a memorable occasion. Fleming's Prime Steakhouse & Wine Bar is renowned for its stylish dining, lively atmosphere and innovative wine list. Redeem Membership Rewards® points for \$50 or \$100 certificates toward your dining experience at Fleming's Prime Steakhouse & Wine Bar.

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

(MR Message 5227)

For more information or to find a location nearest to you, visit www.flemingssteakhouse.com.

SeaWorld and Busch Gardens Adventure Parks

Experience a world of unique attractions and incredible thrills by redeeming Membership Rewards® points for tickets to SeaWorld and Busch Gardens Adventure Parks.

You can redeem for tickets for multiple parks, including Busch Gardens (Tampa, Williamsburg), Adventure Island (Tampa), SeaWorld (San Antonio, San Diego, Orlando), Water Country (Williamsburg) and Sesame Place (Philadelphia).

Tickets for Adventure Island (Tampa), Busch Gardens (Tampa) and SeaWorld (All locations) valid through March 31, 2005. Tickets for Busch Gardens (Williamsburg), Water Country (Williamsburg) and Sesame Place (Philadelphia) are valid through the 2004 season. Tickets are non-replaceable if lost or stolen.

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

(MR Message 3076)



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

Continued on reverse

**Earn 50% More Starpoints!**

Transfer Membership Rewards® points to your Starwood Preferred Guest (SPG) account from July 1 to August 31, 2004, and receive 50% more Starpoints! That's 500 Starpoints for every 1,000 Membership Rewards points transferred, instead of the regular 333 Starpoints.

SPG unites more than 750 of the world's best hotels including Westin® Hotels & Resorts and Sheraton® Hotels & Resorts.

To redeem, enrollees must have a qualified stay at a Starwood Hotel and Resort posted to their account within the past 12 months

Transfer points at www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) or contact Starwood Preferred Guest at 1-888-625-4988 or www.spg.com.

(Message 4084)

**Donate Membership Rewards® Points to More Than 850,000 Charities**

Lend a hand to those in need with Membership Rewards points. Now, you can donate Membership Rewards points to more than 850,000 charities.

Log on to www.americanexpress.com/give and redeem points today.

To start donating Membership Rewards points, visit www.americanexpress.com/give.

(MR Message 6334)

**The Rainbow Collection from Brooks Brothers**

Paired with crisp khakis, flat-front slacks or a simple blazer, you can find colorful shirts from Brooks Brothers that will add a smart yet playful touch to any outfit.

Shop at Brooks Brothers for all your fashion needs once you redeem Membership Rewards® points and receive your Brooks Brothers Gift Cards.

Visit americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to redeem points for Brooks Brothers Gift Cards.

(MR Message 2440)

**Fly to Mexico on Frontier Airlines**

Redeem 30,000 Membership Rewards® points for an Economy Class ticket on Frontier Airlines and fly to any destination the airlines flies in Mexico, including Cabo San Lucas, Cancun, Ixtapa/Zihuatenejo, Mazatlan and Puerto Vallarta. Consider Frontier for other destinations as well. It is the one of the largest jet carriers at Denver International Airport, with nonstop service from there to more than 40 cities in the U.S. and Mexico. Call Frontier Airlines at 1-877-302-8803 to make a reservation.

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

(MR Message 3184)

FRONTIER
AIRLINES

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

Prepared For [REDACTED]

Account Number
XXXX-XXXX

Closing Date
07/12/04



Los Angeles Baseball Tickets and Suites Now on Sale



As a Platinum Card® member, you can enjoy professional baseball in Los Angeles this season from plush seats located between the dugouts behind home plate (includes premium parking passes) or from a private luxury suite that accommodates up to 20 people.

Call 1-800-321-RSVP (8 am-11pm EST, 7 days a week), to purchase your tickets today.
(CE 104628)

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

Now Accepting the American Express® Card!



Wendy's® - Enjoy hot 'n juicy® hamburgers, Garden Sensation™ Salads and Chicken Temptations™. Applies to locations that accept American Express Cards. www.wendys.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 104594)

Staybridge Suites Hotel - All new upscale suites with complimentary daily breakfast, family-friendly Jersey shore location. **732-380-9300**. www.staybridge.com.

Bruegger's Bagels - For breakfast and lunch meetings. Fresh-baked bagels, cream cheese, sandwiches and coffee. For participating locations: **1-888-8BAKERY** or www.brueggers.com.

A Special TravelFunds Card Offer for AARP Members



Receive a complimentary emergency travel kit with the purchase of \$1,000 or more in TravelFunds Cards from American Express.* It has the safety and security of Travelers Cheques and the convenience of a Card. The TravelFunds Card is prepaid and reloadable. It is safer than carrying cash and is not linked to your bank account. If it is lost or stolen, your balance is refunded, usually within 24 hours. Offer also available when purchasing American Express Travelers Cheques and foreign currency.

Offer available for AARP members *only* at www.aarp.org/amex and at 1-800-721-9754. Members must enter or mention promotion code 101.
(CE 104632)

*Limit one kit per order. There is a \$14.95 issuance fee per TravelFunds Card purchase, which includes standard shipping and processing. For complete Terms and Conditions, visit www.aarp.org/amex.

How to Save up to 15% Off a Shopping Bill in Europe



When shopping in the European Union countries, VAT (equivalent to sales tax) is included in the prices that you see, rather than added on at the cash register. As a resident outside of the European Union, one can reclaim up to 15% off the purchase price when leaving the country. And, so not to waste time at the airport foreign exchange desks, one can simply indicate on the form that they would like the refund to be credited to their American Express® Card.

To find out more about tax-free shopping, please visit www.americanexpress.com/traveltips. Please don't forget to ask a representative from Customs and Excise to stamp the form upon final departure.
(CE 104591)

A person must be resident outside of the European Union in order to benefit from tax-free shopping. VAT rates and minimum spending requirements vary by country. Please refer to www.americanexpress.com/traveltips for further details.

Platinum Card®
Statement of Account

54,388
Membership Rewards®
Points Available
at 06/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
08/11/04

Page 1 of 10

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
4,795.97	-5,054.04	7,686.69	7,428.62

Please Pay By
08/26/04
Please refer to page 2 for important information regarding your account

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

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

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

Platinum Travel Services - Customized Travel Planning

When you need to make travel plans, know that you can rely on Platinum Travel Services (PTS) --a full-service travel agency dedicated to handling all of your travel needs. PTS is accessible with a toll-free telephone call from anywhere in the world. Our experienced and resourceful travel counselors are ready to help with every detail of your personal or business travel arrangements. And, when you book your reservations through PTS, you can also receive complimentary amenities exclusively for Platinum Card® members to make your trip just that much more enjoyable. Call PTS today at 1-800-443-7672 to take advantage of this special Platinum Card member benefit.

Activity * Indicates posting date

		Foreign Spending	Amount \$
New Activity for [Redacted]			
07/20/04*	COMPUTER PAYMENT RECEIVED - THANK YOU		4,574.18
07/16/04*	BARNEYS NEW YORK 660 MADISON NY 0454-6314 SALES		54.31
07/17/04*	EXPRESS PALM BEACH GARDENS FL 00 0235 EXPRESS APPAREL		167.48
07/27/04*	BARNEYS NEW YORK 660 MADISON NY 0453-9892 SALES		152.08
08/10/04*	COMPUSA#0611 WEST PALM BEA FL 100198064-33409		105.99

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

Payment Coupon

Account Number [Redacted]

Please Pay By:
08/26/04

Continued on Page 3

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

Total Amount Due
\$7,428.62

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

[Redacted]

NEW YORK NY 10021-6217

|||||

Mail Payment to:

|||||

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

|||||

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

[Redacted]

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXXXX

Closing Date
08/11/04

New Activity Continued				Foreign Spending	Amount \$
07/12/04	HARRODS LIMITED. LONDON UK UNITED KINGDOM			316.95 Pounds Sterling	603.41
	Description	Price			
	GOODS	316.95			
07/13/04*	BAGGAGE INSURANCE PREMIUM TKT NO. [REDACTED]				9.95
07/14/04	POLO (UK) LTD, LONDON SW3 UNITED KINGDOM			233.00 Pounds Sterling	442.68
	Description	Price			
	GOODS	233.00			
07/16/04	SAKS FIFTH AVE -043 PALM BEACH FL BLAHNIK PUMPS (FOOTWEAR)				235.88
07/17/04	SAKS FIFTH AVE -010 PALM BCH GARDEN FL JIMMY CHOO EVENING (SHO)				337.54
07/17/04	POLO RETAIL CORP CHICAGO IL GENERAL MERCHANDISE				249.00
07/18/04	DOUGLAS COSMETICS WEST PALM BEACH FL BEAUTY SUPPLIES/ACC				116.60
07/23/04	NEIMAN MARCUS PALM BEACH FL LADIES SHOES 485.00				514.10
07/23/04	NEIMAN MARCUS PALM BEACH FL CANDLE 65.00				68.90
07/27/04	RICKY'S URBAN GROOVENEW YORK NY COSMETIC STORE				32.58
07/28/04	FEDEX ABB45134992894NEW YORK NY COURIER PAK TO: GEORGE BAUNFORD GB FROM: [REDACTED] 10022 1 COURIER PAK 1LB AWW845134992894 FEDEX CUSTOMER SERVICE #1-800-622-1147				41.97
07/29/04	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE				412.78
07/29/04	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE				599.50
07/29/04	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES				148.27
07/31/04	GAL LAFAYETTE HAUSSMANN, PARIS FRANCE			53.00 European Union Euro	65.53
	Description	Price			
	ACHATS GALERIES	53.00			
08/06/04	WWW.POLO.COM 888-475-7674 PA INTERNET RETAIL				95.58
08/07/04	MAX MARA PALM BEACH FL SEAMSTRESS/ALTRTNS				196.10
08/07/04	POLO RETAIL CORPORATPALM BEACH FL GENERAL MERCHANDISE				421.88
08/07/04	WHBM #3069 WEST PALM BEA FL Clothing & Accessories				29.67
08/07/04	COMPUSA#0611 WEST PALM BEA FL 33409 COMPUTER HARDWARE, SOFTWARE, ACCESSORIES CONTACT NAME NOT AVAILABLE CONTACT PHONE NUMB. NOT AVAILABLE THANKS FOR SHOPPING AT COMPUSA!				1,785.92

Continued on reverse

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Prepared For

Account Number
XXXX-XXXX

Page 4 of 10

New Activity Continued				Foreign Spending	Amount \$
08/09/04	MUVICO PARISIAN 20 W PALM BEACH FL				32.00
	MOTION PICTURE THEATERS				
08/09/04	COMPUSA#0611 WEST PALM BEA FL				169.56
	33409				
	COMPUTER HARDWARE, SOFTWARE, ACCESSORIES				
	CONTACT NAME NOT AVAILABLE				
	CONTACT PHONE NUMB. NOT AVAILABLE				
	THANKS FOR SHOPPING AT COMPUSA!				
08/09/04	POLO RETAIL CORPORATPALM BEACH FL				369.94
	GENERAL MERCHANDISE				
08/09/04	BB&B STORE 55 W PALM BEACH FL				139.88
	BED/BATH ACCESSORIES				
08/10/04	BARNEYS NEW YORK 660 MADISON NY				190.09
	SALES				
08/10/04	BARNEYS NEW YORK 660 MADISON NY				150.99
	SALES				
08/10/04	CHRISTIAN DIOR AT P PALM BEACH FL				226.39
	WOMEN'S READY-TO-WEAR				
Total of New Activity				New Charges	7,686.69
				Payments/Credits	-5,054.04

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Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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



Proposed for [REDACTED] Available Points
Membership Rewards Account Number [REDACTED] **54,388**

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

Account Summary	
Opening points balance	50,135
New points earned	+4,253
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=54,388

New Points Earned

06/01/04 - 06/30/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	4,253	0	4,253
Totals	4,253	0	4,253

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

Earn More! New ways to earn points.

Hold a Meeting at an Omni Hotel and Earn up to 30,000 Bonus Points

Choose an Omni Hotel property for your next meeting or event and earn **DOUBLE** Membership Rewards® points on all guest room charges made on an eligible, enrolled American Express® Card, **PLUS**, earn an additional 5,000 points for events with guest room charges of \$20,000. Valid for meetings booked and held between 06/01/04 and 05/31/05, so call an Omni Hotel meeting planner today.

Double points awarded for the first \$25,000 in guest room charges only. Must be included in contract in order to receive select rewards. Cannot be used in conjunction with other discount and special offers. 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 awarded within 10-12 weeks after transactions appear on your billing statement. Bonus ID 7927.

Call Omni Hotel today at **1-800-788-OMNI** (788-6664) to arrange your next meeting or event and ask for your Membership Rewards bonus points!

(MR Message 3073)



Use Miles as Money with GlobalPass®

GlobalPass offers Membership Rewards® enrollees the ability to use Miles as Money toward any airline, anytime. With the GlobalPass SuperAwards™ Program, transfer Membership Rewards points to GlobalMiles™ and redeem toward tickets on any airline worldwide! GlobalPass also offers GlobalAwards®, allowing enrollees to redeem Membership Rewards points toward travel on GlobalPass Affiliated Airlines including AeroPostal, TACA and KLM.

To transfer Membership Rewards points to GlobalPass Miles, call **1-800-AXP-EARN** (297-3276) or go to www.americanexpress.com/rewards.

(MR Message 6387)



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 Up to 1,500 Bonus Points with AOL® 9.0 Optimized!

Membership Rewards® enrollees get AOL--FREE for 50 days. Plus, earn up to 1,500 bonus points (500/paid mo.) when you sign up with an eligible, enrolled American Express® Card and stay on AOL after the trial period ends.

Call 1-800-276-3459 or visit www.free.aol.com/mr1 for complete terms and conditions.

(MR Message 9033)

AOL TRIAL MUST BE USED WITHIN 50 DAYS OF INITIAL SIGN-ON. To avoid being charged monthly fee, cancel before trial ends. Must register by 9/30/04 using phone # or URL and pay AOL fees by 4/15/05 for bonus points. To be eligible for bonus points, must be enrolled in Membership Rewards at time AOL fee is charged to AMEX Card. Bonus points will be awarded 500/mo for each paid month of AOL membership fees up to max of 1,500 points. Must charge AOL monthly fee to eligible, enrolled AMEX Card. Bonus points will be credited to Membership Rewards acct within 10-12 weeks after charges appear on billing stmt. To be awarded bonus points, you must pay AOL monthly membership fees by 4/15/05. Bonus ID: 7492.

Experience Italy with Alitalia!



As Italy's premier airline, Alitalia offers the most non-stop flights to Italy from all its U.S. gateways. Enjoy wide-body seats, superb gastronomy, an extraordinary in-flight boutique and world-famous service from the people who have turned living into an art form.

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

(MR Message 6344)

Redeem Membership Rewards® points and experience the passion of Italy. Take advantage of the new Magnifica Class Companion reward and bring a friend!

Amazing Back-to-School Savings at Staples®!



From crayons to calculators and pencils to portfolios, Staples makes it easy to find the hottest buys all in one place.

Visit americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 7079)

Redeem Membership Rewards® points for Staples Awards and shop in store, through the catalog or online at Staples.com. It's all here, you're all done!

Special Offer on Samsonite Luggage



Special offer for Membership Rewards® enrollees with Samsonite. Use your American Express® Card to save over 50% on select luggage sets, or 15% off any other online purchase. As an added bonus, receive free UPS ground shipping on all orders.

Visit www.samsonitecompanystores.com/partner and use promo code 7258 or call 1-800-547-BAGS ext.7258 to take advantage of this offer.

(MR Message 3121)

Other restrictions available on domestic shipments only. This offer excludes special program sets

Redeem Membership Reward®s points with Discovery Channel Stores!



Discovery Channel reaches beyond the television screen to bring you a universe of products guaranteed to "Entertain Your Brain". From leading-edge electronics to exclusive toys, there are plenty of products to help you share the spirit of Discovery.

To find the nearest store or begin your shopping online, visit www.discovery.com/store or visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6339)

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

Prepared For [Redacted]

Account Number XXXX-XXXX [Redacted]

Closing Date 08/11/04



Hot Plates® - Your Table is Waiting



Every day Hot Plates is your entrée to the hottest restaurants. More than 100 top restaurants in New York, Los Angeles, San Francisco, and Miami set aside a coveted table at lunch and dinner exclusively for Platinum Card® members.

To make reservations, please call Platinum Card Concierge at 1-800-345-2639, option 2. (CE 104767)

All cancellations must be made by calling at least 24 hours in advance of reservation. Otherwise, you will be subject to a cancellation fee of \$15 per person (minimum of \$60, maximum of \$120).

Premium Global Assist® Hotline - Travel with Confidence



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

For more information, call Customer Service at 1-800-525-3355. (CE 104768)

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

Macy's Passport '04: Fashion Show Benefit



American Express presents, Passport a spectacular theatrical fashion show captivating you with music, live performances, supermodels, celebrities, internationally acclaimed fashion designers, and the best of Macy's Fall collection. Unlike any other fashion show, Passport merges fashion and compassion, and this year returns revitalized to inspire. Now in its 22nd year, Passport has raised nearly \$18 million for HIV/AIDS research, prevention and direct-care programs. The evening includes a reception, Celebrity Fantasy Auction, and the Passport Fashion Show. Join us and experience the journey. For more information, please visit www.ticketmaster.com/passport. Runway Seats \$150. Preferred Seats \$75.

Tickets on sale 8/15. **SAN FRANCISCO** Fort Mason Center: Cardmember Evening, 9/22. Black Tie Gala Evening, 9/23. **LOS ANGELES** Barker Hangar: VIP Lounge and Gala Evening, 9/30. (CE 104764)

Earn 7,500 Membership Rewards® Bonus Points



As an American Express® Cardmember you are entitled to many benefits, including exclusive access to an experienced financial advisor. Enjoy a complimentary initial consultation with an experienced American Express financial advisor, a seasoned professional who can offer you financial advisor on investment strategies, tax planning, and much more. After your initial consultation you will receive 7,500 Membership Rewards bonus points.

Allow an experienced financial advisor to help you achieve your personal financial goals, just call 1-866-864-3842 toll-free to be referred to a financial advisor in your area. (CE 104792)

Offer valid to new American Express Financial Advisor clients only. American Express Financial Advisors Inc., Member NASD. American Express Company is separate from American Express Financial Advisor Inc. and is not a broker-dealer.

Now Accepting American Express® Cards!



Cardi's Furniture Superstores & The Rhode Island Design Center - Same-day furniture delivery, 7 Days A Week! Visit www.cardisfurniture.com or call 508-379-7510 for locations.

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 104721)

Molton Brown London - Experience a collection of luxury body and skin therapies to renew, refresh and restart yourself. Now at 1098 Third Avenue, NY, NY. www.moltonbrown.co.uk.

il Cigno - Classic regional Italian cuisine. Located at 1505 Weaver Street in Scarsdale, NY. Call us at 914-472-8484. Reservations are recommended.

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.

Donate to the MDA Telethon With the Card and We Will Too!

American Express is a proud sponsor of the 2004 Jerry Lewis Muscular Dystrophy Telethon. MDA combats neuromuscular diseases through programs of worldwide research, comprehensive medical and community services, and far-reaching professional and public health education. And, to celebrate our seventh consecutive year as a sponsor, American Express is going to make a \$5 contribution for every time a donation is charged to the Card during the telethon.

We'll donate \$5 to the MDA when you charge your contribution to your American Express® Card during the telethon. Please check local listings and tune in on September 5-6 and give generously!

(CE 104763)

If you aren't able to tune in, go to www.mdausa.org to donate and learn more about MDA. \$5 donations from American Express to the MDA are not tax-deductible. American Express will donate a maximum of \$160,000.

A Special TravelFunds® Card Offer for AARP Members

Receive a complimentary emergency travel kit with the purchase of \$1000 or more in TravelFunds Cards from American Express.* It has the safety and security of Travelers Cheques with the convenience of a plastic Card. It's also prepaid and reloadable. Like Travelers Cheques, if it is lost or stolen, the balance on your Card is refunded, usually within 24 hrs. Offer is also available for U.S. Travelers Cheques, "fee-free" foreign currency Travelers Cheques and "fee-free" foreign currency.

Offer available for AARP members ONLY at www.aarp.org/amex and at 1-800-721-9754. Members must enter or mention promotion code 101.

(CE 104772)

*Limit one kit per order. There is a \$14.95 issuance fee per TravelFunds Card purchase, which includes standard shipping and processing, \$15.00 order fee plus shipping for U.S. Travelers Cheques. For complete terms and conditions, visit www.aarp.org/amex.

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

To sign up for Alerts, visit www.americanexpress.com/alerts.

(CE 104807)

Platinum Card® Statement of Account

Earn points on all of your purchases, everywhere you use the Card. Visit www.americanexpress.com/rewards

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 09/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
7,428.62	-7,428.62	9,315.45	9,315.45

Please Pay By 09/26/04 Please refer to page 2 for important information regarding your account

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

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

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

Financial Control and Double Membership Rewards® Points

It's universal: you take out money from the bank and after a week, you wonder where it went. Using your Platinum Card® to pay for everyday errands at supermarkets, gas stations and drug stores can help you keep track of your expenses. Each month, you will receive a detailed statement of all your purchases made with the Card. And don't forget, you can earn double points toward your next vacation. Offer applies at qualifying stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for payments for wireless phone bills (excluding bulk purchases of wireless time). Not valid in the departments of superstores or warehouse clubs. Terms and conditions of the Membership Rewards program apply.

Activity

* Indicates posting date

		Foreign Spending	Amount \$
New Activity for [Redacted]			
08/26/04*	COMPUTER PAYMENT RECEIVED - THANK YOU		-7,277.63
08/12/04*	BARNEYS NEW YORK 860 MADISON NY 0752-6398 SALES		-150.99
08/11/04	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES		601.79
08/11/04	SALON AKS NEW YORK NY HAIR/NAILS/SKIN CARE		249.96

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

Payment Coupon

Account Number [Redacted]

Please Pay By: 09/26/04

Continued on Page 3

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

Total Amount Due \$9,315.45

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

NEW YORK NY 10021-6217



Mail Payment to:

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

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

Input box for address change



[Redacted]

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Closing Date
09/11/04

Page 3 of 8

New Activity Continued		Foreign Spending	Amount \$
08/13/04	HDS-RETAIL, FRANKFURT FEDERAL REPUBLIC OF GERMANY Description THANK YOU FOR USING THE CARD. THE SIGNED RECEIPT IS IN YOUR POSSESSION	28.55 European Union Euro	35.83
08/14/04*	GUCCI FIRENZE REF# 71001590423200001048904 08/14/04		3,273.89
08/16/04	HARRODS LIMITED. LONDON UK UNITED KINGDOM Description Price GOODS 16.00	16.00 Pounds Sterling	30.15
08/16/04	HARVEY NICHOLS & CO LTD, LONDON UNITED KINGDOM Description Price GOODS 50.00	50.00 Pounds Sterling	94.06
08/16/04	HARVEY NICHOLS & CO LTD, LONDON UNITED KINGDOM Description Price GOODS 600.00	600.00 Pounds Sterling	1,128.72
08/16/04	HARVEY NICHOLS & CO LTD, LONDON UNITED KINGDOM Description Price GOODS 442.00	442.00 Pounds Sterling	831.49
08/16/04	HARVEY NICHOLS & CO LTD, LONDON UNITED KINGDOM Description Price GOODS 13.00	13.00 Pounds Sterling	24.46
08/18/04*	INTL CL* 800-5762118 FR GERMANY GE TO 0114478367 13210150 TIME 0601 DATE 08/13 MINS 0005		35.97
08/20/04	HARRODS LIMITED. LONDON UK UNITED KINGDOM Description Price GOODS 45.00	45.00 Pounds Sterling	84.15
08/21/04	HARRODS LIMITED. LONDON UK UNITED KINGDOM Description Price GOODS 112.85	112.85 Pounds Sterling	211.04
08/22/04	BOOKPLUS SHOP, HEATHROW AIRPORT UNITED KINGDOM Description Price GOODS/SERVICES 39.80 0000000000000000	39.80 Pounds Sterling	74.43
08/22/04	SUNGLASS HUT HOUNSLOW UK UNITED KINGDOM Description GOODS	106.87 Pounds Sterling	199.86
08/23/04	GAP #6345 WEST PALM BEA FL MISCELLANEOUS AND SPECI		40.81
08/26/04	NEIMAN MARCUS PALM BEACH FL BLISS 32.00 MOLTON BROWN 23.00 BALANCE REF TO INVOICE		199.28

Continued on reverse

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Reserved For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

New Activity Continued		Foreign Spending	Amount \$
08/28/04	POLO RETAIL CORPORATP GENERAL MERCHANDISE		528.94
08/28/04	VICTORIA'S SECRET Women's Apparel		30.21
09/03/04	ELECTRONIC UNLIMITED INC Description GENERAL MDSE		670.00
09/03/04	MULTI-NATIONAL INSUR INSURANCE/UNDERWRITING		54.00
09/05/04	TLI AEROPUERTO BARAJAS, MADRID SPAIN GRACIAS POR UTILIZAR LA TARJETA AMERICAN EXPRESS THANK YOU FOR USING THE AMERICAN EXPRESS CARD	51.00 European Union Euro	63.46
09/05/04	TLI AEROPUERTO BARAJAS, MADRID SPAIN GRACIAS POR UTILIZAR LA TARJETA AMERICAN EXPRESS THANK YOU FOR USING THE AMERICAN EXPRESS CARD	41.00 European Union Euro	51.02
09/05/04	SHOP IN STORE (PRICE) SPAIN GRACIAS POR UTILIZAR LA TARJETA AMERICAN EXPRESS THANK YOU FOR USING THE AMERICAN EXPRESS CARD	68.70 European Union Euro	86.73
09/08/04	HARRODS LIMITED. LONDON UNITED KINGDOM Description Price GOODS 24.82	24.82 Pounds Sterling	45.18
09/08/04	ZARA, LONDON SW3 UNITED KINGDOM Description GOODS	345.00 Pounds Sterling	627.97
09/08/04	ITSU LONDON SW3 UNITED KINGDOM GOODS/SERVICES	23.10 Pounds Sterling	42.05
Total of New Activity		New Charges Payments/Credits	9,315.45 -7,428.62

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Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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

American Express®



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

Available Points
60,405

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

Everyday Spend Points earned this period:
43

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

Account Summary	
Opening points balance	54,388
New points earned	+5,832
Points transferred or redeemed	0
Reinstated points and adjustments	+185
New points balance	=60,405

New Points Earned				
07/01/04 - 07/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	4,758	43	1,031 Polo Ralph Lauren 2x Pts 3084	5,832
Totals	4,758	43	1,031	5,832

Reinstated Points and Adjustments		
07/01/04 - 07/31/04	Number Of Points	Date
EDS Bonus Point Adj	185	7/14/04
Total	185	

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

Earn More! New ways to earn points.

Everything You Need, for Every Room in Your House at Pottery Barn

At Pottery Barn, you'll find sophisticated furnishings with exclusive designs that exemplify superb quality and timeless style. Visit us today--we'll help you create rooms that make you feel welcome every time you walk in the door.

P O T T E R Y B A R N

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

(MR Message 5066)

The Capital Grille Comes to Manhattan



Nationally acclaimed for dry aging steaks on premises, The Capital Grille serves classic offerings such as chops, large North Atlantic lobsters and fresh seafood. Guests enjoy an award-winning wine list with over 900 selections including rare and prized older vintages.

To redeem points for a \$100 or \$250 certificate for The Capital Grille, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276)

(MR Message 2221)

This elegant steak house is located in the architecturally significant Trylon Towers of The Chrysler Center at 155 East 42nd Street in New York City (212-953-2000).

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.

**Fly Cathay Pacific Airways to Hong Kong**

Cathay Pacific Airways offers service from North America (Los Angeles, San Francisco, New York, Vancouver and Toronto) to Hong Kong, with convenient connections to over 80 destinations worldwide on one of the world's youngest fleets.

On Cathay Pacific, you may redeem 20,000 Membership Rewards® points for a \$299 Economy Class ticket or 70,000 points for a free Economy Class ticket to Hong Kong.

Call Cathay Pacific at 1-800-233-2742 to make your reservation. Then, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to redeem points.

(MR Message 8221)

McCormick & Schmick's Seafood Restaurants

Enjoy some of the freshest seafood available each and every day or as National Seafood Month begins in October. **Renowned for their 'Fresh Approach' to dining, this restaurant group prints new menus daily to offer more than 30 varieties of the freshest seafood. Now is the ideal time to think gatherings or gift cards for the holidays.**

To find a restaurant near you call 1-888-344-6861 or log on to www.McCormickandSchmicks.com.

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

(MR Message 4524)

Earn Double Points at Tourneau - WatchFest 2004

Celebrate Watchfest 2004! Visit any Tourneau or Tourneau Watch Gear Store during the entire month of October 2004, and earn double Membership Rewards® points on any purchase when you use an eligible, enrolled American Express® Card.

(Bonus ID 2308)

Not available at Tourneau, Las Vegas location. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2308

Fly EL AL Israel Airlines

Your Israel experience begins with EL AL, Israel's National Airline. Don't miss out on low fall and winter fares to Israel with EL AL Israel Airlines. Or, you can always transfer Membership Rewards® points to Matmid Club points. Every seat on the 777 and 747-400 aircraft have personal TV monitors offering a wide choice of in-flight entertainment. Call EL AL at 1-800-223-6700 or 212-768-9200 to make reservation, then visit www.americanexpress.com/rewards

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to redeem points.

(MR Message 7355)

or 1-800-AXP-EARN (297-3276) to redeem points.

Prepared For


Account Number
 XXXX-XXXX 

Closing Date
 09/11/04



Pay Bills Automatically and Keep Your Free Time Free



Sitting down to pay bills month after month can be a chore. But with your Platinum Card® from American Express you can avoid the tedium of writing countless checks by using your Card to pay your bills automatically. From wireless and cable bills to gym memberships, pay them automatically with your Card. Getting started is simple. Just call your service providers and tell them you want to pay your bill automatically every month with your Card. They'll take your information and do the rest.

Terms and conditions apply. Not all providers service all markets. In some instances, it may take more than one billing cycle before initial paid amounts are posted to the Card account.

Learn more at www.americanexpress.com/automaticbill. Your free time will finally remain free.

(CE 104901)

Premium Seats at the STAPLES Center



Use your Platinum Card® to get some of the best seats in the house for professional hockey and basketball at the STAPLES Center. You can also score hot tickets to most other sports and musical events at the Los Angeles landmark.

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

Call 1-800-321-RSVP (8 am-11pm EST, seven days a week) to buy tickets or visit www.americanexpress.com/luxurysuites for more information.

(CE 104833)

Carry the TravelFunds® Card from American Express



The safety of Travelers Cheques with the convenience of a Card. The prepaid, reloadable TravelFunds Card from American Express is a safe way to carry money when you travel. Unlike debit cards, it is not linked to your bank account. You'll also have access to valuable travel services such as passport/credit card replacement assistance.*

*Proof of TravelFunds Card purchase may be required. Credit card replacement assistance is for major bank-issued credit cards only (not for retail store, gasoline, calling cards, etc). Fees for passport/credit card replacement assistance are the sole responsibility of the customer. ATM fees apply. For complete terms, visit www.americanexpress.com/buytfc or call 1-888-412-6945.

TravelFunds® Card from American Express is accepted at millions of places that accept American Express® Cards. Purchase yours today at www.americanexpress.com/buytfc or by calling 1-877-I BUY-TFC.

(CE 104838)

Airport Club Access Around the World



Frequent flyers will appreciate this benefit--complimentary access to participating Continental Airlines Presidents Club®, Delta Crown Room Club® and Northwest WorldClubs® airport lounges. You'll enjoy complimentary access by presenting your Platinum Card®, government-issued ID and ticket valid for travel that day with the corresponding airline operating the flight. You may also bring with you as guests, your spouse and children under the age of 21 or up to two travel companions per visit.

Program terms and conditions apply. For full terms and conditions visit www.americanexpress.com/platinum.

For more information on lounge locations, visit www.americanexpress.com/platinum.

(CE 104836)

Groceries, Phone bill, Movies - Track Your Spending Online



Whether you plan on filling up at the gas pump, renewing your gym membership, or buying a new shirt, you'll probably want to make sure your charges are recorded accurately. When you sign up to view your American Express® account online, you'll be able to view your statement and most recent account activity, 24/7. And for added convenience, you can even pay your bill online in a matter of seconds.

Sign up now at www.americanexpress.com/mycardaccount.

(CE 104832)

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.

Wake Up in the Windy City with Hyatt

Stay at a Chicago area Hyatt Hotel between August 15 and October 15, 2004 and receive a complimentary continental breakfast for up to two guests for every day of your stay when you book on Hyatt.com and pay with your American Express® Card. Enter offer code **WAKEUP** when making your reservation.

Make your reservation today at www.hyatt.com/wakeup.

(CE 104830)

Visit www.hyatt.com/wakeup for details.

Offer valid at all Chicago area Hyatt hotels except Park Hyatt Chicago. To qualify you must book your reservation on www.Hyatt.com, request **WAKEUP**, pay an eligible rate, guarantee and pay with your American Express Card. Subject to availability. Other restrictions apply. © 2004 Hyatt Corp.

Now Accepting American Express® Cards!

etamz - Teams and leagues in more than 100 sports use eteamz Web sites and services. Visit www.eteamz.com or call **1-888-543-7223**. eteamz is part of The Active Network, Inc.

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 104870)

Global Gatherings - Patisserie and restaurant selling eclectic home and gift items from around the globe. We are on 156 South Central Avenue in Hartsdale, NY. **914-683-1833**.

Baby Supermart - Baby bedding and gear at discount prices--unique items not found at national chains. Nationwide shipping. Visit us at www.babysupermart.com.

Online Fraud Protection Guarantee

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

To learn more, visit www.americanexpress.com.

(CE 104909)

Platinum Card® Statement of Account

Earn points on all of your purchases, everywhere you use the Card. Visit www.americanexpress.com/rewards.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 10/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
9,315.45	-9,315.45	934.39	934.39

Please Pay By 10/26/04 Please refer to page 2 for important information regarding your account

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

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

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

Platinum Travel Services - Customized Travel Planning

When you need to make travel plans, know that you can rely on Platinum Travel Services (PTS) --a full-service travel agency dedicated to handling all of your travel needs. Our experienced and resourceful travel counselors are ready to help with every detail of your travel arrangements. And, when you book your reservations through PTS, you receive complimentary amenities exclusively for Platinum Card® members.

American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST#1022318-10, TA-149 registered Ohio Travel Agency, Washington UBI#600-469-694, ML#1192, TA-002 registered Iowa Travel Agency, NV# 2001-0126. Contact PTS at 1-800-443-7672.

Activity * Indicates posting date

		Foreign Spending	Amount \$
New Activity for [Redacted]			
09/22/04*	COMPUTER PAYMENT RECEIVED - THANK YOU		-9,134.85
09/09/04	ZARA, LONDON SW3 UNITED KINGDOM Description: GOODS	99.00 Pounds Sterling	-180.60
09/08/04	JCB WORLD BRANDS LIMITED, UTTOXETER UNITED KINGDOM Description Price BUREAU 25.00	25.00 Pounds Sterling	45.95

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

Payment Coupon

Account Number [Redacted]

Please Pay By: 10/26/04

Continued on Page 3

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

Total Amount Due \$934.39

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

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

NEW YORK NY 10021-6217



Mail Payment to:



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



Input box for address change

DUPLICATE COPY

Prepared For

Account Number

Closing Date

Page 3 of 8



XXXX-XXXX



10/11/04

New Activity Continued				Foreign Spending	Amount \$
09/09/04	WAITROSE, LONDON SW1X UNITED KINGDOM			9.65 Pounds Sterling	17.60
	Description	Price			
	GOODS	9.65			
09/10/04	MICRO ANVIKA, LONDON W1P UNITED KINGDOM			37.98 Pounds Sterling	69.81
	Default Sector				
09/15/04	MEDITERRANEO NEW YORK NY				32.35
	FOOD/BEVERAGE				
	FOOD/BEV	29.35			
	TIP	3.00			
10/04/04	SHOE INN PALM BEACH FL				152.64
	5999/38 SHOES/ACC				
10/05/04	BLOOMINGDALES NEW YORK NY				24.03
	MENS UNDERWEAR				
10/07/04	SCHWEITZER LINEN NEW YORK NY				592.01
	GOODS/NOTIONS/DRY GOODS				
Total of New Activity				New Charges Payments/Credits	934.39 -9,315.45

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Page 4 of 8

DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

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

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

Available Points
67,606

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

Account Summary

Opening points balance	60,405
New points earned	+7,201
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=67,606

New Points Earned

08/01/04 - 08/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	7,201	0	7,201
Totals	7,201	0	7,201

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions please visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-616-2799.

Important Notice Regarding Marriott Rewards® Option

As of January 1, 2005, point transfers into the Marriott Rewards program will no longer be an option in the Membership Rewards® program. All point transfers into the Marriott Rewards program must be complete by December 31, 2004. Please remember that any Membership Rewards point transfers into the Marriott Rewards program are considered final and non-refundable. Marriott certificates will remain a reward option in the Membership Rewards program.

Important Message: Marriott Rewards® to leave the Membership Rewards® Program.

To see the full array of rewards accessible to you, log on to www.americanexpress.com/rewards. (MR Message 5069)



Earn Bonus Points at Top Retailers Through MilesMall.com

Here's a great way to earn bonus points at 150 of the most well-known brands. Enroll at MilesMall.com and when you shop through their online mall using a registered American Express® Card--you can earn bonus points for your purchases all year round. Visit www.MilesMall.com/americanexpress to register and see how many bonus points can be earned when you shop with MilesMall.com.

Enrollment and terms and conditions for MilesMall.com apply. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Program valid from 03/08/04 to 03/08/05. Bonus ID: 2449.

Visit www.MilesMall.com/americanexpress to enroll and register and start earning bonus points today! Remember you can only earn bonus points when you link through MilesMall.com.

(MR Bonus ID 2449)



Great Skiing Vacations at Great Destinations

American Skiing Company is one of the largest mountain resort operators in the United States with seven premier resorts from Maine to Utah including Sunday River in ME, Attitash Bear Peak in NH, and the Canyons in UT, to name a few. Each resort is distinct while satisfying every ability with convenient slopeside lodging, family programs, and more. Redeem Membership Rewards® points, making your winter even more enjoyable--with lift tickets, lessons, lodging packages, and more!

To review rewards and redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). Visit www.peaks.com to learn more about the resorts.

(MR Message 6063)



Live in the outside.

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.

**LINENS-N-THINGS****Reward Yourself at Linens'n Things**

Linens'n Things is the one-stop superstore for all your home fashion, houseware, and home decorating needs. All the brand names you trust at guaranteed low prices everyday. Linens'n Things. DREAM BIG. PAY LITTLE.

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

(MR Message 9084)

THE SHARPER IMAGE**Earn Five Membership Rewards® points from Sharperimage.com This Holiday Season**

Find unique gift ideas and earn five Membership Rewards points for virtually every dollar you spend when you shop at www.sharperimage.com/amexpoints. The Sharper Image shares the fun of discovering innovative products that make life easier and more enjoyable. As one of America's premier specialty online retailers, sharperimage.com is a great place for great gift ideas this holiday season.

Shop at www.sharperimage.com/amexpoints today and earn five points for every dollar you spend this holiday season.

(MR Message 3243)

Offer valid ONLY when you go to www.sharperimage.com/amexpoints through 12/31/04. To earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Not valid in stores, phone/mail-orders or for The Sharper Image Auction site. Other terms apply. Bonus Points will be credited to your Membership Rewards account 10-12 weeks after charges appear on your billing statement. Bonus ID: 1076.

Limited Time Offer from Rail Europe!

For a limited time, redeem 15,000 points and receive a certificate for \$100 off any Rail Europe booking of \$350 or more. This offer is valid for bookings between October 1, 2004 and November 31, 2004. So act fast.

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

(MR Message 3190)

Rail Europe is one of the largest suppliers of European rail and travel services in North America.

Packages based on two people traveling together, subject to availability. Certain blackout dates apply.

Plan Your Next Ski Vacation with Aspen/Snowmass

Redeem Membership Rewards® points for Aspen/Snowmass for your next ski vacation. You can redeem points for certificates for skiing, snowboarding or rentals at each of the four mountains--Snowmass, Aspen Mountain, Aspen Highlands and Buttermilk. For more information, call 1-800-525-6300 or visit www.aspensnowmass.com.

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

(MR Message 3376)

Rewards valid through April 11, 2005.

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

Experience one of the longest running dining shows in the world. Watch your personal chef entertain you with a laughter-filled dining experience. At Benihana, enjoy an experience at every table! For door-to-door directions, please visit us at www.benihana.com or call 1-877-BENIHANA (236-4426) for the location nearest you.

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

(MR Message 6116)



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

Prepared For


Account Number
 XXXX-XXXX


Closing Date
 10/11/04



Receive \$150 Gift Cheque From American Express® Travel



We are pleased to announce the opening of the Platinum Travel Service Desk, a new service exclusively for Platinum Card® members, at the American Express Travel Service office located at 374 Park Avenue, New York, NY 10022.

As a Platinum Card member, you are invited to visit us here or call us at 212-421-8240 for assistance with all your travel needs including all of your valuable Platinum Travel benefits like *Cruise Privileges, Platinum Destinations® Vacations, Fine Hotels & Resorts, International Airline Program and Platinum Villas*. And, when you reserve a qualifying vacation* with one of the knowledgeable travel counselors at the Platinum Travel Service Desk between October 1, 2004 and November 30, 2004, you'll also receive a \$150 Gift Cheque with our compliments in addition to the exclusive travel benefits you receive as a Platinum Card member.

Offer valid for Card member named on statement only. *A qualifying vacation is a new travel booking with any Platinum Travel program partner valued at \$4,000 or more, made only at the travel office indicated, for travel completed by 11/30/05.

Cheque sent 4-6 weeks from receipt of final payment. Offer combinable with all Platinum Travel benefits amenities, but may not be combinable with other offers. American Express acts solely as sales agent of suppliers and is not liable for actions or inaction of suppliers.

Visit the American Express Travel Services office indicated and reference promotion code **D0970001** to take advantage of this offer.

(CE 104828)

Get Premium Seats and Packages at Madison Square Garden



It's time for another exciting season of pro sports at Madison Square Garden in NYC. As a Platinum Card® member, you have not only the inside track to premium seats, you also have special opportunities to meet and talk with sports notables at the games during our Chalk Talks and Legends Nights.

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

Call 1-800-321-RSVP, (8am-11pm EST, seven days a week) or visit www.americanexpress.com/luxurysuites.

(CE104998)

Financial Control and Double Membership Rewards® Points



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

Offer applies at qualifying stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for payments for wireless phone bills (excluding bulk purchases of wireless time). Not valid in the departments of superstores or warehouse clubs. Terms and conditions of the Membership Rewards program apply.

For more information, contact Customer Service at 1-800-525-3355.

(CE 104982)

American Express® Gift Cards - Good All Over the Place!



American Express Gift Cards are accepted in millions of different places, * for millions of different things. From sporting goods to sushi and for holidays or special occasions, be sure to give your loved ones exactly what they want, every time. Unlike store gift cards or certificates, American Express Gift Cards never expire and are replaceable if lost or stolen.** Buy American Express Gift Cards today--the perfect gift, every time.

*The Card is good in the U.S. wherever American Express Cards are accepted. Cards' fees may apply. **The remaining funds on the Card can be replaced, replacement card fees may apply. ***Online sales through Cheques-on-Line, Inc. Card and shipping fees apply. For complete terms, visit www.americanexpress.com.

Buy your Card at participating in-person locations, online*** at www.americanexpress.com/gift or via phone at 1-866-256-GIFT.

(CE 104986)

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.

Now Accepting American Express® Cards!

Amazing Savings - 86 stores with closeout merchandise arriving daily. Amazing brands. Amazing closeouts. For locations, call 1-888-AMAZING or visit www.amazingsavings.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 104926)



Salon Pashah - Has been unveiled in New York City and truly sets a new standard in hair care and innovative design. 601 Madison Avenue. For an appointment call 212-371-7337.

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

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

For more information, visit us online at www.americanexpress.com/returnprotection.

(CE 104995)



Return Protection refunds, exclude shipping and handling, and are limited to up to \$1,000 annually per Card account. Coverage is subject to additional Terms, Conditions, and Exclusions.

Earn Double Points by Donating to Your Favorite Charity

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

To make a donation, go to www.americanexpress.com/donate. Terms and conditions of the Membership Rewards program apply.

For more information, visit www.americanexpress.com/rewards.

(CE 104978)



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

Platinum Card® Statement of Account

Earn points on all of your purchases, everywhere you use the Card. Visit www.americanexpress.com/rewards.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 11/10/04

Page 1 of 7

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
934.39	-958.42	2,922.29	2,898.26

Please Pay By 11/25/04 Please refer to page 2 for important information regarding your account

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

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

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

Concierge - Your Personal Holiday Shopper

If the holiday frenzy typically has you in a whirl, Platinum Card® Concierge can ease the stress by helping you find the perfect gift this holiday season. Concierge has the creative expertise to handle all of the details to make this holiday season a little less hectic. So, for every holiday gift-giving challenge you can look to Concierge to offer a well-considered solution.

No request is too unusual, too large or too small--so call Platinum Card Concierge at 1-800-345-AMEX (2639) and let us help you accomplish your holiday activities so you can enjoy the season.

Activity * Indicates posting date

Activity	Foreign Spending	Amount \$
New Activity for [Redacted] Card XXXX-XXXX		
10/17/04* COMPUTER PAYMENT RECEIVED THANK YOU		934.39
10/19/04* BLOOMINGDALES NEW YORK NY 015653912 MENS UNDERWEAR		24.03
10/17/04 RICKY'S 13TH STREET NEW YORK NY COSMETIC STORE		76.04
10/17/04 PASTIS NEW YORK NY FOOD AND BEVERAGE TIP 0000205		31.90

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

Payment Coupon

Account Number [Redacted]

Please Pay By: 11/25/04

Continued on Page 3

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

Total Amount Due \$2,898.26

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

NEW YORK NY 10021-6217



Mail Payment to:



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



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

[Redacted]

DUPLICATE COPY

Prepared For

Account Number

XXXX-XXXX

Page 2 of 7

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

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

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

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

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

What We Need From You When You Have A Billing Inquiry: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your inquiry, we cannot report you as delinquent or take any action to collect the amount in question. Please retain any receipts pertinent to your claim.

Special Rules For Charge Card Purchases: If you have a problem with the quality of goods or services that you purchased with the Card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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

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

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance in your account if the amount is \$1.00 or more. Important Notice to North Dakota Residents: If an account is past due for two or more billing cycles, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone
1-800-472-9297

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

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

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

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

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

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



Correspondence

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

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

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

Change of Address

If correct on front do not use

Form with fields for Name, Company Name, Street Address, City, State, Zip Code, Area Code and Home Phone, Area Code and Work Phone, and Email.

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

DUPLICATE COPY

Prepared For
XXXXXXXXXX

Account Number
 XXXX-XXXX
XXXXXXXXXX

Closing Date
 11/10/04

New Activity Continued				Foreign Spending	Amount \$
10/24/04	SOLARIS CHAMPS ELYSEES, PARIS FRANCE VOUS REMERCIE DE VOTRE VISITE			155.00 European Union Euro	202.90
10/27/04	FLORAL GALLERIA OF NNEW YORK FLOWERS/PLANTS/GIFTS	NY			97.50
10/29/04	POLO RETAIL CORP NEW YORK GENERAL MERCHANDISE	NY			649.58
10/30/04	BARNEYS NEW YORK 660 MADISON SALES	NY			380.19
10/30/04	BARNEYS NEW YORK 660 MADISON SALES	NY			135.78
10/30/04	BARNEYS NEW YORK 660 MADISON SALES	NY			754.94
10/30/04	BARNEYS NEW YORK 660 MADISON SALES	NY			186.84
10/31/04	EDITH AND DAHA NEW YORK CLOTHING STORE	NY			70.60
11/06/04	NEIMAN MARCUS PALM BEACH CREME 195.00	FL			206.70
11/06/04	NEIMAN MARCUS PALM BEACH BLISS 48.00 BLISS 26.00 BALANCE REF TO INVOICE	FL			129.32
Total of New Activity				New Charges Payments/Credits	2,922.29 -958.42

DUPLICATE COPY

Prepared For



Account Number
XXXX-XXXX



Page 4 of 7

DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

Page 5 of 7

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

www.americanexpress.com/rewards

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

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

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

Available Points
76,769

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



Account Summary		
Opening points balance		67,606
New points earned		+9,163
Points transferred or redeemed		0
Reinstated points and adjustments		0
New points balance		=76,769

New Points Earned

09/01/04 - 09/30/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	9,163	0	9,163
Totals	9,163	0	9,163

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

Earn 2X Membership Rewards® Points on Wine for the Holidays

California wine from \$6.50/bottle from America's #2 most-awarded winery in 2003 and one of the only wineries that lets you put your message on the bottle! Visit Windsor Vineyards at www.windsorvineyards.com/aa or call 1-800-333-9987. Or enjoy 6 world-class wines from \$49. Visit the American Wine Exchange at www.thewinexchange.com/aa or call 1-800-222-6889 or 1-800-551-2004 in NY.

To be eligible to earn Membership Rewards bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2812.

Order by December 31, 2004, and earn double Membership Rewards points on any purchase from Windsor Vineyards or the American Wine Exchange.

(Bonus ID 2812)



Use Miles as Money with GlobalPass®

GlobalPass offers Membership Rewards® enrollees the advantage of using Miles as Money. With the GlobalPass SuperAwards Program, transfer Membership Rewards points to GlobalPass Miles to purchase published airfare tickets on most airlines worldwide. GlobalPass also offers GlobalAwards®, allowing enrollees to redeem Membership Rewards points toward travel on GlobalPass Affiliated Airlines. Please visit www.globalpass.com for more details.

To transfer Membership Rewards points to GlobalPass Miles, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 5281)



Digital Wonderland!

Staples has great savings on everything you need to go digital this holiday season, with over 100 cameras from all the best brands, printers, memory cards and more. Redeem Membership Rewards® points for Staples Awards and make everyone's digital wishes come true. Staples - that was easy.

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

(MR Message 3014)



that was easy.™

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

Continued on reverse

EFTA01726692

**New! Fairmont Hotels & Resorts Joins Membership Rewards®**

Fairmont Hotels & Resorts is set to exceed your expectations by providing warm, personal service in distinctive surroundings. Choose from 3 different certificates, Ovation A, Ovation B and Ovation C. Rewards include one-night accommodations and breakfast for two the following morning. For more information or for a list of participating locations, visit www.fairmont.com/ovation or call 1-888-742-7488.

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

(MR Message 9054)

Advance reservations required. All point values for one-night stay in a double-occupancy Fairmont room with breakfast for two. All taxes and gratuities included.

Membership Rewards Announces New Car Rental Program

Effective January 2005, the Membership Rewards® program will enhance its car rental program by offering certificates from Avis, Hertz and its new partner Enterprise. Program benefits will include: applicability to best available rate and additional discounts for Membership Rewards enrollees.

Check out the upcoming *2005 Annual Program Guide* for more details.

(MR Message 8060)

Subject to the terms and conditions effective January 1, 2005. Terms and conditions may vary by Partner. Certificates from Budget, Dollar, National and Thrifty will be issued through December 31, 2004, and will be valid 6 months from date of issue.

Earn Double Points at Sun & Ski Sports

Earn double Membership Rewards® points on any transaction of \$150 or more when you use your American Express® Card at Sun & Ski Sports from November 1, 2004 to January 15, 2005. Sun & Ski Sports specializes in helping adventurous outdoor dreams come true with a full line of clothing and equipment for skiing (snow and water), bicycling, skating, running and camping. For the closest store near you, go to www.sunandski.com.

www.sunandski.com

(MR Message 2331)

To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account 10-14 weeks after charges appear on your billing statement.

Take a Companion to Italy on Alitalia for \$299

Purchase a qualifying roundtrip ticket in Alitalia's Magnifica Class with your American Express® Card between now and March 31, 2005, and a companion can travel with you for only \$299. Passengers can fly from any U.S. gateway (Alitalia-operated flights only) to Italy and the rest of Europe, the Middle East, North Africa or Mumbai. Or, redeem Membership Rewards® points for Magnifica Class companion tickets.

Visit www.alitaliausa.com/AX299/ or call Alitalia at 1-800-223-5730 and ask for the American Express \$299 Magnifica offer.

(MR Message 3354)

Visit www.alitaliausa.com/AX299/ for complete offer terms and conditions. Magnifica Offer must be purchased in the U.S. on or before March 31, 2005. Valid for departures from now through June 30, 2005. Maximum stay is 12 months.



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

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
11/10/04



Holiday Help with the Your Reward® Program



The holiday season is fast approaching, so give a gift that family and friends will always remember. The Your Reward program lets you give one-of-a-kind experiences by simply redeeming Membership Rewards® points. Our Experience Specialists can research and arrange a truly memorable gift experience, like a night on the town, a personal chef or a decadent spa retreat.

Visit www.membershiprewards.com to choose from a list of popular packages or call Your Reward at **1-800-AXP-EARN (297-3276)** and let your imagination be the perfect gift.

(CE 105087)

Packages are subject to availability. All vendors must accept the American Express® Card. Unless otherwise noted, all gratuities and taxes are included in the package point value. Packages are based on certain costs and times associated with products and service. If these change, point redemption may increase.

Save 25% on purchases at The New York Times Store



The New York Times Store offers hundreds of products--from books to classic photographs, reprints of vintage newspapers to posters.

Visit www.nytimes.com to see the entire collection. Be sure to use the promotion code **AMXNOV** when ordering to get your savings.

(CE 105091)

Offer expires January 31, 2005. Purchases receive 25% off regular price before taxes, shipping and handling. Purchases must be made with the American Express® Card. 25% savings does not apply to crossword books with a retail value of \$6.95 or less and cannot be combined with other offers. Sales tax applies where applicable.

Saks Makes Holiday Shopping More Rewarding



Earn SaksRewards and Membership Rewards® points every time you shop with your Platinum Card® at Saks Fifth Avenue stores and at www.saks.com. The more you spend, the larger the Saks Gift Card Reward you can receive. Not yet enrolled? Enrollment is retroactive to January 1, so no Platinum Card purchase for 2004 goes unrewarded.

To enroll in the SaksRewards program, call **1-888-307-7736**.

(CE 105089)

Membership Rewards program terms and conditions apply. Saks Rewards provides rewards to customers who enroll in the program with a Platinum Card. Rewards are not valid on Off 5th Outlet Store purchases. If you enroll and spend \$1,000 or more during the 2004 calendar year, you will earn an SFA Gift Card Reward good toward future shopping at Saks Fifth Avenue. The SFA Gift Card Reward will be mailed to you by April 2005, for your 2004 spending. Other exclusions apply.

Now Accepting American Express® Cards!



Allstate® - Now you can help protect your auto and home and pay with your Card. Visit your local Allstate agent, call **1-800-ALLSTATE** or go to www.Allstate.com for information.

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 105052)

Raymour & Flanigan - One of the largest furniture retailers in the Northeast now accepts American Express Cards. Go to www.RaymourFlanigan.com today to find the store nearest you.

En Japanese Brasserie - Traditional Japanese cuisine with a modern twist. 435 Hudson St. at Leroy, New York, NY, 10014. **212-647-9196** or www.enjb.com.

Earn Double Points by Donating to Your Favorite Charity



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

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

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

(CE 105058)

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

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

Platinum Card®
Statement of Account

77,523
Membership Rewards®
Points Available
at 10/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
12/11/04

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
2,898.26	-3,077.40	4,878.83	4,699.69

Please Pay By
12/26/04
Please refer to page 2 for important information regarding your account

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

Your Platinum Card account renews next month. For additional information, please refer to the Charge Card and Statement Information section which can be found on page 2. Thank you for your continued Platinum Card membership.

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

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

Financial Control and Double Membership Rewards® points

It's universal--you take money out of the bank and after a week, you wonder where it went. Using your Platinum Card® to pay for everyday errands at supermarkets, gas stations and drugstores can help you keep track of your expenses. Each month, you will receive a detailed statement of all your purchases made with the Card. And, don't forget, you can earn double points toward your next vacation. Offer applies at qualifying stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for payments for wireless phone bills (excluding bulk purchases of wireless time). Not valid in the departments of superstores or warehouse clubs. Terms and conditions of the Membership Rewards program apply.

Activity * Indicates posting date

New Activity for [Redacted]		Amount \$
11/13/04*	COMPUTER PAYMENT RECEIVED - THANK YOU	2,898.26
12/09/04*	NEIMAN MARCUS PALM BEACH FL 320716470 LADIES SHOES 169.00	179.14
11/10/04	GUCCI #29 NEW YORK NY APPAREL/ACCESSORY SHOP	391.05

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

Payment Coupon

Account Number [Redacted]

Please Pay By:
12/26/04

Continued on Page 3
Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

Total Amount Due
\$4,699.69

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

NEW YORK NY 10021-6217



Mail Payment to:

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

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

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Prepared For
XXXXXXXXXX

Account Number
 XXXX-XXXX XXXXXX

Closing Date
 12/11/04

Page 3 of 8

New Activity Continued				Amount \$
11/12/04	NEIMAN MARCUS KIEHL'S MEN 14.00 BALANCE REF TO INVOICE	PALM BEACH FL		154.76
11/15/04	TOWER CHEMISTS INC PRESCRIPTIONS/SUNDRIES	NEW YORK NY		21.08
11/16/04	SEPHORA #336-67TH ST DUTY FREE STORE	NEW YORK NY		43.45
11/18/04	SPACE SAVERS #0097 SPECIALTY RETAIL STORE	WINSTON-SALEM NC		52.05
11/18/04	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK NY		323.83
11/18/04	POLO RETAIL CORP APPAREL/ACCESSORIES	NEW YORK NY		276.99
11/20/04	PALM BEACH AUTO EXCH USED AUTO/TRUCK DEALER	LAKE WORTH FL		54.34
11/22/04	SAKS FIFTH AVE -043 JUICY HANDBAGS	PALM BEACH FL		34.87
11/23/04	PALM BEACH AUTO EXCH USED AUTO/TRUCK DEALER	LAKE WORTH FL		108.68
11/29/04	JEFFREY NEW YORK 03 CLOTHING	NEW YORK NY		211.82
11/30/04	MEDITERRANEO FOOD/BEVERAGE FOOD/BEV TIP	NEW YORK NY	44.00 6.00	50.00
12/02/04	FLORIS OF LONDON FRAGRANCES/SCENTS MISC & SPECIALTY RETAIL STORES	NEW YORK NY		70.61
12/04/04	SENZATEMPO ANTIQUES/COLLECTIBLES	MIAMI BEACH FL		642.00
12/08/04	EYE OF THE NEEDLE MISC APPAREL/ACCESSORY FOR CUSTOMER SERVICE CALL 561-8334533	PALM BEACH FL		355.10
12/08/04	NEIMAN MARCUS LADIES' SHOE 236.00	PALM BEACH FL		250.16
12/08/04	NEIMAN MARCUS LADIES SHOES 169.00	PALM BEACH FL		179.14
12/08/04	SAKS FIFTH AVE -043 PANTS Description CABLE SWEATERS SHORT SKIRT JUICY	PALM BEACH FL		1,658.90
Total of New Activity				New Charges 4,878.83 Payments/Credits -3,077.40

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Prepared For

Account Number
XXXX-XXXX

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Membership Rewards® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

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



Prepared for
Membership Rewards® Account Number
Available Points
77,523

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

Account Summary	
Opening points balance	76,769
New points earned	+754
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=77,523

New Points Earned			
10/01/04 - 10/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum	754	0	754
Totals	754	0	754

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



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

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

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

(MR Message 9185)

Subject to availability. Advance reservations required.

EARN Double points for Your Tickets with TKT.com!



With 15 years experience, TKT.com offers PREMIUM seating to concerts, theater and sporting events. Now earn double Membership Rewards® points on all your tickets through January 31, 2005.

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

(Bonus ID 2764)

Offer maximum of 2,500 bonus points through 01/31/2005. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2764.

Earn Double Points from Oreck Vacuum



Earn double points when you use your Card to purchase the Celoc® Hypo-Allergenic Plus 8 lb Oreck XL® Vacuum by calling 1-800-646-6934. PLUS, for using your Card you'll also receive the 5 lb Oreck Compact Canister with 8 attachments perfect for small pickups and hard to reach places.

Call 1-800-646-6934 today and earn double points on your Oreck XL® Vacuum and receive a free compact canister just for using your Card.

(Bonus ID 9836)

Offer valid 10/1/04 through 1/31/05. Not valid on store purchases. To earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID 9836.

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.



Teleflora's FLOWER CLUB

Earn 10x Points with Flower Club

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

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

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

(Bonus ID 0237)

The Membership Rewards® program Welcomes Skip Barber!

Skip Barber--The most trusted name in race driving instruction. Since 1975, Skip Barber has operated a fully integrated system of racing schools, driving schools, and more. Skip Barber delivers a combination of high-quality instruction, equipment, facilities and memorable experiences. Redeem today for access to racing or driving schools.

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

(MR Message 8325)

Subject to availability. Advance reservations required. Call Skip Barber at 1-800-221-1131 at least 3 weeks before you want to make your reservation.

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

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

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



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



Give the Gift That Gives Twice!



This holiday season, giving an American Express® Gift Card* is also a gift of hope for children everywhere. For every Gift Card purchased from November 26 - December 31, 2004, American Express will donate \$1.00 to Thanks & Giving--a national promotion to support St. Jude Children's Research Hospital.** A pioneer in research for childhood diseases, St. Jude has dramatically improved how the world treats children's illnesses. The American Express Gift Card. Instead of one place, it's good all over the place.

*Terms and conditions apply. **American Express maximum donation is \$1.2 million. \$1.00 donation is not tax deductible for Gift Card purchaser. ***Online sales through Cheques-on-Line, Inc. For complete terms, visit www.americanexpress.com.

Buy your Card at participating in-person locations or online*** at www.americanexpress.com/gift.

(CE 105204)

Donate to Toys for Tots and We Will Too!



Help make a child's dream come true this holiday season. Sponsor a toy with your American Express® Card and American Express will make an additional contribution to Toys for Tots! Toys for Tots delivers millions of toys each year to children who otherwise would be forgotten. This year, American Express through an alliance with Kintera, has made the giving experience easier and more rewarding. Through December 31, 2004, Toys for Tots will receive an additional contribution of 0.20% from American Express for all donations charged to an American Express Card through www.ToysforTotsGiftsofHope.com. Donations are 100% tax deductible. Terms and conditions of the American Express and Kintera For Your Cause program apply. Visit www.amex.kintera.org/alliance for more details.

Go online to www.ToysforTotsGiftsofHope.com and sponsor a toy because every child deserves their own toy.

(CE 105198)

Earn Double Points by Donating to Your Favorite Charities



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

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

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

Terms and conditions of the Membership Rewards program apply. For more information, visit www.americanexpress.com/rewards.

(CE 105195)

Now Accepting American Express® Cards!



DEB - Offering popularly priced fashion, apparel and accessories for junior and plus-sized fashion-conscious females. Call 1-800-DEBSHOPS or go to www.debshops.com.

StereoAdvantage.com - Setting a standard in consumer electronics. Free Lifetime Service, shipping to all 50 states. Visit our website or call us at 1-800-835-7290.

Gateway Playhouse - Long Island's professional musical theatre offering Holiday Shows & musicals, May-Sept. Call 1-888-4-TIXNOW for tkts and group rates. Visit www.gatewayplayhouse.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 105132)

Great Ski Offers at American Express Selects



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

Visit www.americanexpress.com/ski for great ski offers.

(CE 105206)

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

Pay Your Bill Easily - Online



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

Sign up today at www.americanexpress.com/paycardbill.

(CE 105222)

Enjoy Exclusive Events with By Invitation Only®



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

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

(CE 105228)

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

Use Your Card to Donate to Your Favorite Charity



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

Visit www.americanexpress.com/donate.

(CE 105226)

Sign Up for Account Alerts from American Express®



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

To sign up for Account Alerts, visit www.americanexpress.com/alerts.

(CE 105227)