

Optima®
from American Express

1,323
Membership Rewards®
Points Available
at 01/15/04, when charges are paid in full
and all your accounts are in good standing

Prepared For
JANUSZ BANASIAK

Account Number

Closing Date
01/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
6,989.53	-250.00	+137.27	6,876.80	138.00

Payment Due Date
02/09/04
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 01/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	2,923.00	8,100.00	2,923.00

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$2,923.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

One Less Thing to Worry About this New Year

Sign up to view your Account online to make sure that all your presents, gift certificates, and plane tickets are recorded and accurate. It only takes a few seconds for you to check your statement and view your most recent Account activity--you can even pay your bill online. It's a great way to help you keep track of all your spending.

Sign up today at: www.americanexpress.com/mycardaccount

Activity	Amount \$
12/31/03 * PAYSMENT RECEIVED - THANK YOU 12/31	-250.00
New Activity for JANUSZ BANASIAK	
12/28/03 LONGHORN 167 GERMANTOWN MD 000306067 FOOD-BEV 12/28/03	77.12
12/30/03 HP PARTS/SUPPORT -- GA 4395212 20876 10/20/03	25.00
01/15/04 Periodic FINANCE CHARGE	35.15
Total of New Activity	137.27

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

Payment Coupon

GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
02/09/04

Total New Balance
\$ 6,876.80

Minimum Amount Due
\$138.00

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

000687680000013800 1644

DUPLICATE COPY

Prepared For
JANUSZ BANASIAK

Account Number
XXXX-XXXXX [REDACTED]

Closing Date
01/15/04

Page 3 of 8

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	212.12	0.0246%	8.99%	8.99%	1.62
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	6,676.40	0.0162%	5.90%	5.90%	33.53
					35.15

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXXX

Page 4 of 8

DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News

American Express®



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

www.americanexpress.com/rewards

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

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

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

Available Points
1,323

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

Account Summary	
Opening points balance	476
New points earned	+847
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,323

New Points Earned

11/01/03 - 11/30/03	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [Redacted]	847	0	847
Totals	847	0	847

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

Earn More! New ways to earn points.

IMPORTANT NOTICE OF MEMBERSHIP REWARDS OPTIONS® PROGRAM CHANGES

For each transfer of points into the Frequent Flyer program of a US airline, a fee of \$0.0004 per two points, 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 1290)



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



POTTERY BARN

Redeem Points for Pottery Barn Gift Certificates

Pottery Barn, Pottery Barn Kids and PBteen are the newest Membership Rewards® partners. For sophisticated furnishings and accessories for your entire home, from your living room to your child's playroom, Pottery Barn, Pottery Barn Kids and PBteen's products are designed for style, comfort and value.

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

(MR Message 2020)



Australia- 8-Night Vacations from \$1,299

If you dream of an exciting vacation, redeem Membership Rewards® points for flights to Australia or take advantage of some fabulous 8-night vacation starting from \$1,299. You can choose from packages including Sydney and either the Great Barrier Reef, Melbourne, Adelaide/Kangaroo Island, the Outback or Brisbane. All packages include roundtrip air from Los Angeles, air within Australia and 8 nights of accommodations. For package information, call an Australian Travel Expert at 1-877-346-5225 or visit Australia.com.

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

(MR Message 9006)



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.



Computer Associates®

Virus Protection and 5x Pts from 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.

A Gift Certificate Lets You Choose



Lands' End® is a global direct merchant of classically styled apparel for men or women for work or weekend, apparel and other products for children, plus soft luggage and products for the home. To request a Lands' End catalog, call 1-800-356-4444 or visit our Web site at www.landsend.com.

Redeem Membership Rewards® points today for a Lands' End gift certificate. Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276)

(MR Message 6069)

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
01/15/04



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.

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)

Save 15% with 1-800-FLOWERS.COM®



At 1-800-FLOWERS.COM, we've gathered together a sensational selection of thoughtful gifts to make every day a celebration! And because we love giving gifts, we offer a 15% savings to American Express® Cardmembers on their purchases of \$29.99* or more!

Visit www.americanexpress.com/offerzone to redeem this offer or call 1-800-FLOWERS.

(CE 104154)

*Terms and Conditions may apply.

Now Accepting the American Express® Card!



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.

EPIC Pharmacies, Inc. - A network of independently owned pharmacies in the Mid-Atlantic region. For more information, call 1-800-965-3742 or visit our Web site at www.epicrx.com.

Cartoon Cuts - An innovative children's hair salon featuring colorful décor, elephant shampoo station, games, movies, cartoons and toys. Visit us at www.cartooncuts.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 104086)

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.

FEE-FREE American Express® Travelers Cheques!



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 Services 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.**

*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.

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 104130)

Get Your Tax Refund Fast With OnlineTax!



This tax season, use American Express OnlineTax to file your tax return and get your refund fast! American Express OnlineTax is an easy-to-use online tax preparation program that handles federal and state income tax returns--all for \$34.95 through 3/31/04!

Visit www.americanexpress.com/efile, and let OnlineTax automatically select and complete the appropriate forms, and even check for errors and omissions. By e-filing, you can take advantage of a full range of refund and payment options, including direct deposit of refund amounts. File your taxes with a name you trust with American Express OnlineTax!

Try American Express OnlineTax at www.americanexpress.com/efile. Online filing is quick and easy, and speeds up your refund. Just answer the questions and let the OnlineTax program prepare your return. Only \$34.95 including e-filing!
(CE 104129)

Pay your Bills Automatically with the Card

AUTOMATIC
**BILL
PAYMENT**
with American Express

Enjoy the time-saving convenience and added financial control of paying virtually everything from your cable and telephone bills to your newspaper subscription with the Card. Automatic Bill Payment is the simple way to consolidate your payments and make sure that your bills are paid on time, so you can avoid paying unnecessary late fees. Plus, you'll have fewer checks to write and you can still continue to receive a paper statement of your bill from your service provider to keep for your records. Start benefiting from the convenience and control of Automatic Bill Payment today.

Call your service providers today and tell them you want your bills to be paid automatically with the Card. For a complete list of participating providers, or to learn more, visit www.americanexpress.com/abp8

(CE 104136)

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.

Optima®
from American Express

1,473
Membership Rewards®
Points Available
at 02/15/04 when charges are paid in full
and all your accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
02/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
6,876.80	-200.00	+34.65	=6,711.45	134.00

Payment Due Date
03/11/04
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 02/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,089.00	8,100.00	3,089.00

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).

Minimum Payment due by Payment Due Date.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,089.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Activity	Amount \$
02/04/04 * PAYSMENT RECEIVED - THANK YOU 02/04	-200.00
02/15/04 Periodic FINANCE CHARGE	34.65
Total of New Activity	34.65

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

Payment Coupon

[Redacted]
GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
03/11/04

Total New Balance
\$ 6,711.45

Minimum Amount Due
\$134.00

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted] 000671145000013400 16HH

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
02/15/04

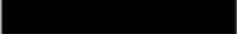
Page 3 of 8

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	255.14	0.0246%	8.99%	8.99%	1.95
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	6,511.11	0.0162%	5.90%	5.90%	32.70
					34.65

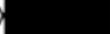
Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For



Account Number
XXXX-XXXX



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Membership Rewards OptionsSM Monthly Statement and Program News

American Express[®]



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

www.americanexpress.com/rewards

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

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

Enrolled for
Membership Rewards[®] Account Number [REDACTED] Available Points
1,473

when charges are paid in full and all your accounts are in

Account Summary	
Opening points balance	1,323
New points earned	+150
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,473

New Points Earned			
12/01/03 - 12/31/03	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [REDACTED]	150	0	150
Totals	150	0	150

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

Earn More! New ways to earn points.

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)



IMPORTANT NOTICE OF MEMBERSHIP REWARDS[®] OPTIONS[®] 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 two points, 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 1290)



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



New Rewards from Rail Europe

New in 2004, Rail Europe will offer two new certificates in the Membership Rewards® program--explore France by train and get \$100 off First Class France Saverpass, or enjoy Switzerland's scenic beauty and get \$100 off First Class Swiss Saver Flexipass. You can also redeem points for other rail and hotel packages in London and Paris.

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

(MR Message 9172)

Packages based on two people traveling together, subject to availability.

BLOCKBUSTER® Movie Coupons!



Redeem Membership Rewards® points for a BLOCKBUSTER 10-pack of movie rentals and receive hours of entertainment value! Choose from New Releases and BLOCKBUSTER Favorites® and treat your friends and family to a night at the movies!

For more information go to www.americanexpress.com/rewards

(MR Message 5192)

Membership rules and certain restrictions apply for rental at BLOCKBUSTER. See Movie card for details. Movie cards are redeemable at participating BLOCKBUSTER store locations. BLOCKBUSTER name, design and related marks are trademarks of Blockbuster Inc. 2004 Blockbuster Inc. All rights reserved.

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.

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.

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, ONEcops, 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)

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-XXXXX [REDACTED]

Closing Date
02/15/04



7-Night Hawaiian Vacation Packages Starting at \$964/Person



Book a 7-night Hawaiian vacation to Oahu with American Express Travel and receive a rental car. Rates start at \$964 per person at the Hilton Hawaiian Village® Beach Resort & Spa on Oahu.

Price shown is per person, land only, based on 7-night double occupancy at Hilton Hawaiian Village Beach Resort & Spa in a Garden View room. Airfare is additional and not included in the rate shown. Subject to availability at time of booking and may be changed or discontinued without notice. Cannot combine with other promotional offers. Hotel blackout dates, taxes, minimum night stays, seasonal surcharges or other restrictions may also apply. Additional packages and hotels available at higher prices.

Valid for booking and travel dates through 4/30/04. Rental Car valid for economy-size car with Hertz for up to 7 days--clients choosing upgraded vehicle or additional days will receive a \$199 car credit toward booking. Offer requires minimum 7-night stay at participating hotels and purchase of Classic Hawaii's Change and Cancellation Waiver (\$59 per adult), which is additional.

Call American Express Travel at 1-888-AXP-0071 to book now! American Express Travel Related Services Company, Inc. acts solely as a sales agent for travel suppliers and is not liable for the acts or actions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML# 1192.

Call American Express Travel at 1-888-AXP-0071 to book now!

(CE 104162)

Enjoy Retirement on Your Terms - Get Your FREE Guide



It's never too early to start planning for retirement. Today, more than ever, it's important to identify what you can do now to ensure the retirement you want in the future. That's why we're offering Cardmembers our 20-page Retirement Guide, free with absolutely no obligation. The guide contains helpful tips and strategies on topics like pensions, retirement plan rollovers, and taxes, as well as tools to help you estimate how much you'll need in retirement and how long you can expect it to last.

American Express Financial Advisors Inc. Member NASD. American Express® Company is separate from American Express Financial Advisors and is not a broker-dealer.

To request your free, no-obligation retirement planning guide, call 1-888-800-8696 today.

(CE 104171)

Splendors of Mexico. The Caribbean. Up to \$150 Credit*



Experience the stunning beaches of Acapulco. Dive the fascinating coral reefs of Cozumel. Go fishing with sculptures of the sea in Los Cabos. Take advantage of 10 fabulous Caribbean destinations. And, if you qualify, receive your Annual Travel Benefit--up to \$150 credit!

*A Qualifying Vacation is a purchase offered by a cruise or vacation package operator through a participating American Express Travel Services U.S. location valued at \$2,000 or more per booking for \$100 credit or, only for Gold Card, Platinum Card® & Centurion® Charge Card members, valued at \$2,500 or more for \$150 credit. Does not include independent air, hotel, or car rental reservations. Available once per Card account per year. May only redeem one per booking. Other material Terms, Conditions and Restrictions apply. Call a participating American Express Travel location for details at 1-866-AXP-2808.

American Express Travel Related Services Company, Inc. acts solely as a sales agent for travel suppliers and is not liable for the acts or inactions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694. ML#1192 POID: C582:0005

To purchase your vacation to Mexico or the Caribbean now, call American Express Travel at 1-866-AXP-2483 or go to americanexpress.com/annualtravelbenefit.

(CE 104169)

Get MONEY Magazine for Only \$9.99!

money

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*.

*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.

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)

Get Cash in the U.S. and Internationally 24/7/365



Need some quick Euros for an emergency stop over? Have a Yen for that pottery set? As an American Express® Cardmember, you are automatically enrolled in Express Cash--a service that allows you to get cash in the local currency at over 600,000 locations both in the U.S. and internationally. There's no monthly charge, you pay only for the transactions you make.

Obtaining your PIN is easy and costs nothing--simply call **1-800-CASH-NOW** and ask for your Express Cash PIN.

Call **1-800-CASH-NOW (1-800-227-4669)** to obtain your PIN today. Please visit www.americanexpress.com/expresscash for more information.

(CE 104242)

Get Your Tax Refund Fast With OnlineTax!



This tax season, use American Express OnlineTax to file your tax return and get your refund fast!

American Express OnlineTax is an easy-to-use online tax preparation program that handles federal and state income tax returns--all for \$34.95, including FREE e-filing, through March 31, 2004!

Visit www.americanexpress.com/efile, answer the simple questions, and let OnlineTax automatically select and complete the appropriate forms, and even check for errors and omissions. By e-filing, you can take advantage of a full range of refund and payment options, including direct deposit of refund amounts.

File your taxes with a name you trust, and enjoy the benefit of receiving a faster refund with American Express OnlineTax!

Try American Express OnlineTax at www.americanexpress.com/efile. Online filing is quick and easy, and speeds up your refund. Just answer the questions and let the OnlineTax program prepare your return. Only \$34.95 including e-filing, through March 31, 2004!

(CE 104194)

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.

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

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 104197)

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.

Optima®
from American Express

1,575
Membership Rewards®
Points Available
at 01/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
03/16/04

Page 1 of 12

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
6,711.45	-200.00	+32.88	=6,544.33	131.00

Payment Due Date
04/10/04
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 03/16/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,256.00	8,100.00	3,256.00

See Page 7 For An Important Notice

See Page 9 For A Notice Of Changes To Your Agreement

See Page 11 For An Important Privacy Notice

Minimum payment due by payment due date. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,256.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Activity	* Indicates posting date	Amount \$
03/10/04	PAYMENT RECEIVED - THANK YOU 03/10	-200.00
03/16/04	Periodic FINANCE CHARGE	32.88
Total of New Activity		32.88

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

Payment Coupon

[Redacted]
GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
04/10/04

Total New Balance
\$ 6,544.33

Minimum Amount Due
\$131.00

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

000654433000013100 17HH

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Page 2 of 12

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

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

Billing Rights Summary; In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address noted to the right. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights.

In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule For Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

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 & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & 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 & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & 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. 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. **Creditor:** American Express Centurion Bank or American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-635-5955
24 hours/7 days

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm, EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

Customer Service
777 American
Expressway
Fl. Lauderdale, FL
33337-0001

Funds Access Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

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

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

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Prepared For [REDACTED]

Account Number
XXXX-XXXXX [REDACTED]

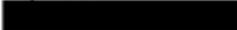
Closing Date
03/16/04

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	257.07	0.0246%	8.99%	8.99%	1.90
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	6,373.68	0.0162%	5.90%	5.90%	30.98
					32.88

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For



Account Number
XXXX-XXXX



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DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News

American Express®



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

www.americanexpress.com/rewards

American Express
Membership Rewards
PO Box 297613
Ft. Lauderdale, FL 33329-9785

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

Membership Rewards Account Number [REDACTED] Available Points
1,575

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

Account Summary	
Opening points balance	1,473
New points earned	+102
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned			
01/01/04 - 01/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [REDACTED]	102	0	102
Totals	102	0	102

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

Earn 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 ALL YEAR!



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.

**Get More for Your Travels with Starpoints™!**

Starwood's award-winning Starwood Preferred Guest® program has been voted best hotel program three years in a row by frequent travelers. As a Starwood Preferred Guest, you'll earn valuable Starpoints redeemable for free nights, free flights, and more. Starwood has more than 750 hotels, including Westin® Hotels & Resorts, Sheraton® Hotels & Resorts and W Hotels®. And, with True Redemption™, there are no blackout dates or availability restrictions on award stays.

1,000 Membership Rewards® points equal 333 starpoints™.

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

(MR Message 4288)

Celebrate Spring with Smith & Hawken!

Plan the garden of your dreams at Smith & Hawken. From Eden Park™ Garden Structure to Premium Teak™ furniture to plants, containers and lighting, you'll find a wealth of products for creating your own place in the sun (or shade). For store locations or to request a catalog, call 1-888-883-3725 or visit www.smithandhawken.com.

To redeem points for a \$50, \$100, or \$200 Smith & Hawken Gift Card, go to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1075)

Earn DOUBLE Points from Spa Finder - All Year!

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.

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

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

(Bonus ID 6441)

Hit the Road with Budget!

From Anchorage to Zimbabwe, Budget's got you covered with more than 3,000 locations worldwide. Budget offers one of the newest fleets in the car rental industry, with over 70% of its rental cars less than six months old. Redeem for a Budget certificate starting at just 5,000 Membership Rewards® points.

To redeem for a Budget certificate, simply go to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6225)

Morton's, The Steakhouse Certificates

Morton's always makes dining a night to remember, tempting food lovers with abundant portions of USDA prime aged beef, fresh seafood, hand-picked produce and tempting desserts. Morton's is well known for its unparalleled service and legendary hospitality--setting the standard for fine steakhouse dining. Redeem Membership Rewards® points for \$100 and \$250 certificates for the ultimate dining experience at one of the 64 Morton's restaurants worldwide.

To redeem, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For locations visit www.mortons.com or call 1-866-MORTONS (667-8667).

(MR Message 9034)



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

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT AND HEARING THEREONChristopher Boehr vs. American Express Centurion Bank, et al.

Superior Court of the State of California for the County of Los Angeles, Case No. BC 256499

TO: All current or former holders of credit cards or charge cards issued by American Express Travel Related Services Company, Inc. or American Express Centurion Bank, or any of their subsidiaries or affiliates or any of their predecessors (collectively, "American Express"), who at any time between August 22, 1995 and January 27, 2004 either (1) incurred finance charges or (2) incurred a late fee within one day of the posting of a payment to their account (hereinafter, "Settlement Class").

THIS NOTICE MAY AFFECT YOUR RIGHTS — PLEASE READ IT CAREFULLY

This Notice summarizes a proposed class action settlement relating to your credit card or charge card account(s) with American Express. On January 27, 2004, this Court gave preliminary approval to the Settlement. The purpose of this notice is to describe the proposed Settlement to you and advise you of your rights.

Description of the Litigation

On August 21, 2001, plaintiff Christopher Boehr ("Plaintiff") filed a class action complaint (the "Boehr Action") against American Express alleging that Settlement Class members incurred additional finance charges and late fees not authorized by their agreements with American Express when their payments were received by American Express after noon or on weekends or holidays because the payments were not credited until the following business day. American Express denies any wrongdoing, and has asserted numerous defenses to both liability and damages. Among other things, American Express contends that its payment crediting practice is expressly authorized by its agreements with Settlement Class members. Nevertheless, American Express has agreed to the proposed Settlement solely to avoid the burden of further litigation. Plaintiff believes that the claims asserted in the litigation have merit, but that the proposed Settlement is fair, reasonable and in the best interest of Settlement Class members given the risk and expense of further litigation.

The Court has scheduled a hearing on July 30, 2004, at 8:30 a.m. in Department 324 of the Los Angeles County, California Superior Court, located at 600 S. Commonwealth Ave., Los Angeles, California 90005, to consider whether to grant final approval of the Settlement.

Terms of the Proposed Settlement

If the Settlement receives final approval, American Express will provide the following relief to the Settlement Class:

Monetary Consideration. American Express has deposited \$8,200,000 into an interest-bearing escrow account (with interest, the "Settlement Contribution"). After payment from the Settlement Contribution of escrow costs, Class Counsel's fees and costs and the incentive award approved by the Court, American Express will credit or pay (as applicable) to each member of the Settlement Class a proportional share of the Settlement Contribution provided that such member's account has not, at any time prior to the date the Settlement Contribution is distributed, been written off by American Express and/or been in collection and/or been sold for purposes of collection. Distributions

from the Settlement Contribution for corporate accounts will be paid to the corporate holder of the account rather than the individual card holders.

Distributions will be made automatically for Settlement Class members whose accounts are open or who are receiving periodic statements. Settlement Class members whose accounts are closed and who are not receiving periodic statements must submit a timely and properly completed Claim Form in order to receive a distribution from the Settlement Contribution. If you received this notice with your periodic statement, you need not submit a claim form.

Non-Monetary Consideration. American Express will amend its cardmember agreements to clarify that payments received after noon or on weekends or holidays may not be credited until the following business day. American Express also will agree to continue at least until January 27, 2006, its existing practice of not assessing late fees on revolving credit card accounts for payments received within 24 hours of the payment due date, unless there is a change in substantive law preventing maintenance of this grace period.

Attorneys' Fees. At the final approval hearing, Class Counsel will make an application to the Court for an award of attorneys' fees and costs in the amount of \$3,000,000 plus a proportional share of net interest on the Settlement Contribution. American Express will pay attorneys' fees and costs awarded by the Court not to exceed this amount. The attorneys' fees and costs will be paid out of the gross Settlement Contribution. American Express will also pay a reasonable and customary incentive award, in an amount awarded by the Court, but not exceeding \$10,000, to Plaintiff.

Based on their substantial investigation and discovery in the action, Class Counsel believe that the Settlement is fair, reasonable and in the best interests of Settlement Class members.

Your Rights

If the Settlement receives final approval, each member of the Settlement Class who has not obtained proper and timely exclusion from the Settlement Class, their respective heirs, executors, administrators, representatives, agents, attorneys, partners, successors, predecessors-in-interest, assigns, and any authorized users of their accounts will be deemed to have fully released and forever discharged American Express, its present, former and

future direct and indirect parent companies, affiliates, subsidiaries, agents, successors, predecessors-in-interest and/or any financial institutions, corporations, trusts or other entities that may hold or have held any interest in any account or any receivables relating to any account, or any receivables or group of receivables, or any interest in the operation or ownership of the American Express Company and all of the aforementioned's respective officers, directors, employees, attorneys, vendors (including processing facilities) and assigns, from any and all rights, duties, obligations, claims, actions, causes of action or liabilities, whether arising under local, state or federal law, whether by statute, contract, common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent and liquidated or unliquidated, as of the date of Final Judgment: (1) that arise out of or are related in any way to any or all of the acts, omissions, facts, matters, transactions or occurrences that were or could have been directly or indirectly alleged, asserted, described, set forth or referred to in the Boehr Action and relating in any way to posting and/or crediting of payments on accounts (including but not limited to claims for alleged violations of the Truth in Lending Act (including the Fair Credit Billing Act), state consumer credit or consumer protection statutes, common law prohibiting unfair or deceptive trade practices, breach of contract, fraud and misrepresentation); (2) that are, were or could have arisen out of or been related in any way to the Released Parties' practices or disclosures relating to the posting and/or crediting of payments on accounts (including but not limited to claims for finance charges or late fees); or (3) that relate to the administration of the Settlement. The releases identified in this paragraph shall be referred to as the Released Claims, and the parties released shall be referred to as the Released Parties. Without limiting the foregoing, the Released Claims specifically extend to claims that the members of the Settlement Class do not know or suspect to exist in their favor at the time that the Settlement, and the releases contained therein, becomes effective. This paragraph constitutes a waiver of, without limitation as to any other applicable law, Section 1542 of the California Civil Code, which provides as follows: A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR.

If you do not wish to participate in the Settlement, you may exclude yourself from the Settlement Class ("OPT-OUT") by sending a letter to Boehr Settlement Administrator, P.O. Box 1692, Faribault, MN, 55021-1692, **postmarked by no later than July 15, 2004**. The letter must be signed and must include your full name, address and account number(s). The request must also state: "I/we request to be excluded from the Settlement in Boehr vs. American Express Centurion Bank, et al., Los Angeles County Superior Court Case No. BC 256499." By electing to "OPT-OUT": (i) you will not share in any distribution of the Settlement Contribution; (ii) you will not be bound by any further orders or judgment entered for or against the

Settlement Class; and (iii) you will preserve your ability to independently pursue any claims you may have against American Express by filing your own lawsuit at your own expense. **DO NOT WRITE REQUESTING EXCLUSION IF YOU WISH TO RECEIVE A SHARE OF THE SETTLEMENT CONTRIBUTION.**

Any Settlement Class member may appear at the hearing to argue that the proposed Settlement should not be approved and/or to oppose the applications of Class Counsel for attorneys' fees and costs and the incentive award. However, in order to be heard at the hearing, you must make any objection in writing and file it with the Court **no later than July 15, 2004**. The objection must also be mailed to each of the following and **postmarked on or before July 15, 2004**: Class Counsel: Brian R. Strange, Strange & Carpenter, 12100 Wilshire Blvd., Suite 1900, Los Angeles, CA 90025; Counsel to American Express: Scott M. Pearson, Stroock & Stroock & Lavan LLP, 2029 Century Park East, 18th Floor, Los Angeles, CA 90067.

How To Obtain Additional Information

For more detailed information, you may review the Court's file during regular court hours at 600 S. Commonwealth Ave., Los Angeles, California 90005. You also may obtain a copy of the full settlement agreement by logging on to www.boehramexsettlement.com or by calling 888-568-7650, and you may contact Class Counsel at the address set forth above. **PLEASE DO NOT CONTACT THE COURT OR AMERICAN EXPRESS.**

This notice provides only a summary of matters relating to the Settlement. You may seek the advice and guidance of your own private attorney at your own expense. If you wish.

Dated: 1/27/2004

/s/

The Honorable Victoria Chaney
Judge of the Superior Court

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.

Over-limit Fee (Effective with billing periods ending on or after May 8, 2004)

We are increasing the Over-limit Fee to \$35 if you exceed the total credit line on your Account. Accordingly, we are amending the **Other Fees** section of your Cardmember Agreement by replacing the "\$29" applicable to Over-limit Fees with "\$35."

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 **Payments for Cash Transactions** section of your "Agreement between Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Funds Transfer Services."

Balance Transfer and Convenience Check Fee (Effective May 8, 2004)

We are adding a fee on Balance Transfers and convenience checks posted to the Cash Advance balance. We will impose a transaction fee equal to 3% of the amount of the Balance Transfer or convenience check, with a \$5 minimum and no maximum for all convenience and Balance Transfer checks posted to the Cash Advance balance. Accordingly, your Cardmember Agreement is revised to substitute the section entitled **Convenience Check Usage/Balance Transfer Transaction Fee**, included in the **Other Fees** section, with the following section:

"Unless otherwise disclosed in a Promotional Offer, we will charge a transaction fee for each Balance Transfer and each convenience check drawn on your Account. This fee, a **Finance Charge**, will be 3% of the amount of the convenience check or Balance Transfer, with a minimum of \$5 and a maximum of \$50. However, no maximum will apply to the fee for Balance Transfer or convenience checks made payable to cash or to you, a bank, brokerage or similar asset account. This fee will be added to the same Purchase or Cash Advance balance as the convenience check transaction or Balance Transfer."

Fee for Copies of Statements (Effective May 8, 2004)

We are increasing the fee for copies of billing statements to \$5 per statement copy requested. Accordingly, we are amending the **Other Fees** section of your Cardmember Agreement applicable to copies of statements by replacing "\$3" with "\$5."

APR Applicable to Accounts (The changes in these sections will become effective as noted below)

We are amending the **Finance Charges** section of your Cardmember Agreement as follows:

Determining the Prime Rate Applicable to Your Account: Effective with billing periods ending in June 2004, 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.

APR Applicable to Accounts in Default: Effective with billing periods ending in June 2004, we are changing the Default Rate 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.

APRs for Failure to Pay on Time:

(i) Effective with billing periods ending on or after July 15, 2004 we are increasing the APR for Purchases for Cardmembers who fail to make a timely Minimum Payment. If you fail to pay the Minimum Amount Due by the Payment Due Date on time once, but not more than once in a twelve month period, the APR will be 17.99% (unless a higher APR applies pursuant to any provision of your Cardmember Agreement). This APR will be applied until a minimum of twelve billing periods have passed without any failure to pay on time (assuming you have not triggered any other criteria for application of a higher APR under the Agreement).

(ii) Effective with billing periods ending in May 2004, we are also revising the circumstances in which the Default Rate will apply to your Account.

Accordingly, we are replacing subsections C and D of the **Finance Charges** section of your Agreement with subsections C, D and E as follows:

"C. Notwithstanding the foregoing, the APR for Purchases will be equal to 17.99%, with a DPR of .0493%, if in any Review Period any portion of any Minimum Payment on your Account is not made by the Payment Due Date.

D. The "Prime Rate" is determined once with respect to each billing period, and applies to the entire billing period. The Prime Rate for billing periods ending in any calendar month is the highest Prime Rate published in the Money Rates section (or successor section) of *The Wall Street Journal* on the 1st or 25th day (or, in each case, if such date is not a business day, the next business day) of the prior calendar month. If *The Wall Street Journal* ceases publication or does not publish the Prime Rate on either of those dates, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion.

E. Notwithstanding the foregoing, the DPR (and corresponding APR) on all balances will increase to the Default Rate if during the Review Period (i) payment of your Minimum Amount Due is not credited to your Account by the Payment Due Date in any two billing periods, (ii) a payment on your Account is not honored by your bank or other financial institution, or (iii) you exceed any designated credit limit on your Account three or more times. The "Review Period" is the period, constituting approximately one year, of twelve consecutive billing periods ending with the Closing Date of the current billing period, whether or not you received a statement for each such billing period. If the Default Rate is applied, it will apply to your Account for a minimum of twelve consecutive billing periods, beginning with the current billing period. The Default Rate is a DPR which corresponds to an APR equal to the Prime Rate plus 21.99%."

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

We are changing the calculation of the Minimum Amount Due on your Account. In some cases, as described below, we will increase the Minimum Amount Due by \$15. Accordingly, we are replacing the third paragraph of your Agreement entitled **Billing Statements/Minimum Amount Due** with the following:

"Each billing statement will reflect a Minimum Amount Due. Payment is due by the time and date shown and in the manner prescribed on the statement. To calculate the Minimum Amount Due we will add together the following:

- (1) any amount past due;
- (2) the greatest of:
 - a) 1/50th of the New Balance on the Closing Date of the billing statement (the calculation of which is rounded to the nearest whole dollar) (for purposes of this calculation we exclude from the New Balance any over-limit fee added to your Account during the billing period),
 - b) the current billed Finance Charges, or
 - c) \$15 (or the New Balance if it is less than \$15); and
- (3) any over-limit fee added to your Account during the billing period.

If the greatest of the three calculations in section (2) above is the current billed Finance Charges, then we will add \$15 to the calculation of the Minimum Amount Due. At our option, we may also include in the Minimum Amount Due all or part of other fees incurred during the billing period and any part of the New Balance in excess of your credit line.

The Minimum Amount Due will not exceed the New Balance. You may pay more than the Minimum Amount Due, up to the entire outstanding 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
03/16/04

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.

Optima®
from American Express

1,575
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
04/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
6,544.33	-200.00	+32.03	=6,376.36	128.00

Payment Due Date
05/10/04
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 04/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,424.00	8,100.00	3,424.00

Minimum payment due by payment due date. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,424.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

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. Visit www.americanexpress.com/alerts.

Activity	* Indicates posting date	Amount \$
04/08/04	PAYMENT RECEIVED - THANK YOU 04/08	-200.00
04/15/04	Periodic FINANCE CHARGE	32.03
Total of New Activity		32.03

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

Payment Coupon

Account Number [Redacted]

[Redacted Address]

GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
05/10/04

Continued on Page 3

Please enter account number on all checks and correspondence.

Total New Balance
\$6,376.36

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

Minimum Amount Due
\$128.00

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

\$ _____
Amount enclosed

[Redacted] 000637636000012800 16HH

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentation and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

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

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address noted to the right. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights.

In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule For Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

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 & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & 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 & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & 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. 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. **Creditor:** American Express Centurion Bank or American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-635-5955
24 hours/7 days

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm, EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

Customer Service
777 American
Expressway
Ft. Lauderdale, FL
33337-0001

Funds Access Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address
If correct on front
do not use

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

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

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
04/15/04

Page 3 of 8

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	258.97	0.0246%	8.99%	8.99%	1.91
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	6,197.59	0.0162%	5.90%	5.90%	30.12
					32.03

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Page 4 of 8

DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

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

Prepared for [Redacted]
Membership Rewards® Account Number [Redacted]
Available Points
1,575

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned			
02/01/04 - 02/29/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [Redacted]	0	0	0
Totals	0	0	0

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

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.

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)



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

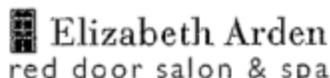
Find the perfect way to show how much you care this Mother's Day with FTD.COM. Choose from floral arrangements hand delivered by an FTD® Florist. Or, send gourmet chocolates, relaxing spa sets and more! Shop online and earn 10x points at www.ftd.com/amexpromo.

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.

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.

Redeem Points for Dell Home System Certificates



Dell--makers of some of America's favorite PCs--allows you to create your own personalized system and save hundreds of dollars at the same time. Just redeem points for a Dell Home System Certificate and use it toward any Dell Inspiron® notebook or Dimension® desktop at www.dell4me.com.

Discounts good on new purchases only through Dell Home Systems Co. Dell business sales divisions will not honor Membership Rewards® certificates. Certificates cannot be used online.

To order your Dell certificates, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). Then redeem your offer by calling 1-888-686-3355 today!

(MR Message 0488)

Roy's Membership Rewards® Certificates



Enjoy delicious dishes from Roy's award-winning menu. Founded by James Beard award winner Chef Roy Yamaguchi, Roy's has become well known throughout the world for its innovative Hawaiian Fusion Cuisine--the freshest local ingredients, European sauces, bold Asian spices with a focus on fresh seafood. Redeem Membership Rewards points for a \$50, \$100, or \$200 certificate good toward your dining experience at Roy's. To find the nearest Roy's location, visit www.roysrestaurant.com.

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

(MR Message 4211)

Use GlobalPass Miles Toward Flights on Over 500 Airlines



GlobalPass now offers you the unique ability to use points as cash on over 500 airlines worldwide! Simply transfer Membership Rewards® points to GlobalPass and use GlobalPass Miles to purchase a SuperAwards™ ticket on www.globalpass.com on any scheduled flight worldwide on over 500 airlines. 1,000 Membership Rewards points equals 1,000 GlobalPass Miles.

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

(MR Message 6341)



Get Started Today!



Open an American Express ONE® Financial Account* now and start making the most of all your finances. What is ONE? ONE is a brokerage account with banking features that gives you access to a full array of products and services--including the ONE High-Yield Savings Account, a complimentary American Express® Gold Card, and professional financial advice to help you meet your goals. It's the ONE account that makes your finances simpler.

Act now! Call 1-800-297-8800 to open an account or visit www.americanexpress.com/onefinancial for more information. If you speak to a customer service representative or enroll online, use the promotion code CSM.

(CE 104314)

*\$5,000 minimum account deposit required to open an American Express ONE Financial Account.

\$299 Companion Ticket from Alitalia with the Card



Celebrate Alitalia's new nonstops from D.C. to Italy. Just purchase a qualifying round-trip Magnifica Class ticket with your American Express® Card by June 30, 2004, from any U.S. gateway (Alitalia operated flights only) to Italy and the rest of Europe, the Middle East, North Africa or Mumbai and your companion can travel with you for only \$299. Visit www.alitaliausa.com/ax299/ for full offer Terms and Conditions, and an exclusive offer of a complimentary massage at Milan's Hotel Principe di Savoia.

Tickets must be purchased on or before June 30, 2004, so call Alitalia at 1-800-223-5730 or your travel professional and ask for the American Express \$299 Magnifica Offer.

(CE 104313)

\$100 Statement Credit for Your 2004 Vacation



Make your 2004 vacation plans now, and if you qualify, you'll receive a statement credit of \$100 with your Cardmember Annual Travel Benefit. A Qualifying Vacation is a purchase offered by a cruise or vacation package operator through a participating American Express Travel Services U.S. location of \$2,000 or more per booking. Doesn't include independent air/hotel/car rental reservations.

For details on your Cardmember Annual Travel Benefit, call American Express Travel at 1-866-AXP-6801, or go to www.americanexpress.com/annualtravelbenefit.

(CE 104317)

Available once per Card account per year. May only redeem 1 per booking. Terms and Conditions apply. American Express Travel acts solely as sales agent of the travel suppliers and isn't responsible for their actions or inactions. CST 1022318-10, TA-149 registered Ohio travel agency, ML-1192 Washington, UBI 600-469-694.

Premium Car Rental Protection You Need at a Price You Want



Premium Car Rental Protection (PCRP) can help protect you, your passengers, and belongings when you rent a car.

To enroll in Premium Car Rental Protection or to find out more about this special offer, call us toll-free Monday - Saturday, 7am-11pm CST, at 1-800-858-5947. Please mention code 3Y2.

(CE 104336)

For just \$24.95 per rental, the plan provides primary coverage of up to \$100,000 if your rental car is damaged or stolen, accidental death and dismemberment coverage, plus excess coverage for medical expenses and personal property. The fee is automatically billed each time you pay for a rental car from a rental company with your enrolled American Express® Card.

Certain limitations and restrictions apply. PCRP is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the Terms, Conditions, and Exclusions of Master Policy AX0456. This program may be modified, terminated, or suspended upon notice to you.

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.

FEE-FREE American Express® Travelers Cheques!



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)

Are You Overpaying For Personal Checks?



Publishing

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

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 104315)

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

Now Accepting the American Express® Card



NetInsurance™ - For homeowners and auto insurance. To learn more, visit www.NetInsurance.com or call 1-866-380-7548. License #OD7318.

The MarketPro Computer Show and Sale - Save on laptops, flat screen monitors, color printers, software and hardware. Please visit www.marketproshows.com for a show near you!

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 104287)

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)

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)

Optima®
from American Express

1,575
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
05/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
6,376.36	-250.00	+31.04	=6,157.40	123.00

Payment Due Date
06/09/04
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 05/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,643.00	8,100.00	3,643.00

Minimum payment due by payment due date. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,643.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Get Cash in the U.S. and Internationally 24/7/365

Need some quick Euros for an emergency stop over? Have a Yen for that pottery set? As an Optima® Cardmember, you are automatically enrolled in Express Cash--a service that allows you to get cash in the local currency at over 600,000 locations both in the U.S. and internationally. There's no monthly charge, you pay only for the transactions you make. Call **1-800-CASH-NOW** and ask for your Express Cash PIN. All transactions are subject to a 3% or \$5.00 fee, whichever is greater, with no maximum. In addition, there is a 1% fee charged for Travelers Cheque transactions. Funds are drawn against cash advance limits, subject to a limit of \$1,000-\$3,500 every 7 days, and any other limits that banks may impose.

Activity	* Indicates posting date	Amount \$
05/05/04	PAYMENT RECEIVED - THANK YOU 05/05	-250.00
05/15/04	Periodic FINANCE CHARGE	31.04
Total of New Activity		31.04

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

Payment Coupon

[Redacted]
GERMANTOWN MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
06/09/04

Total New Balance
\$ 6,157.40
Minimum Amount Due
\$123.00

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted] 000615740000012300 1644

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Prepared For

Account Number
XXXX-XXXX

Page 2 of 8

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

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

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address noted to the right. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights.

In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule For Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

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 & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & 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 & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & 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. 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. **Creditor:** American Express Centurion Bank or American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-635-5955
24 hours/7 days

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm, EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

Customer Service
777 American
Expressway
Ft. Lauderdale, FL
33337-0001

Funds Access Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

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

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

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Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
05/15/04

Page 3 of 8

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	260.89	0.0246%	8.99%	8.99%	1.93
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	5,988.93	0.0162%	5.90%	5.90%	29.11
					31.04

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For



Account Number
XXXX-XXXX



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Membership Rewards Options™ Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

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

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

Available Points
1,575

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned

03/01/04 - 03/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [REDACTED]	0	0	0
Totals	0	0	0

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

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.

10x Points Plus the Perfect Gift at GiftSense.com



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

Earn 10X points at www.giftsense.com/amexmr1 everyday and all year.

(MR Message 5287)

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.

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.



Introducing a Nike Golf Exclusive

NIKE  GOLF

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)

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)

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)

Celebrate Summer with Smith & Hawken



Discover the best in outdoor entertaining at Smith & Hawken. From Premium Teak™ furniture to the Backyard Firepit™ to all the plants, containers and garden structure needed to create the garden room of your dreams, you'll find a wealth of products ideal for outdoor living. For store locations or to request a catalog, call 1-888-883-3725. Or visit us at SmithandHawken.com

To redeem points for a \$50, \$100, or \$200 Smith & Hawken Gift Card, go to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6433)

Ionic Breeze® - the Most Trusted Air Purifier!

**THE
SHARPER
IMAGE**

Redeem Membership Rewards® points and realize the benefits of reduced allergens and dust with a Sharper Image Ionic Breeze® Quadra® Silent Air Purifier. The best-selling Ionic Breeze® offers silent operation, efficient air cleaning and odor reduction, as well as no replacement filters, low energy use and 24-7 air cleaning in every room.

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

(MR Message 4047)

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
05/15/04



Affordable Australia with American Express Travel



For those who long to take home more from a vacation than pictures and souvenirs, American Express Travel is offering 8-night air and hotel vacations to Sydney and the Great Barrier Reef from \$1,519 per person from Los Angeles. Call American Express Travel at **1-800-AXP-6989** to find out how 8 nights can change your life.

Rates USD, based on double occupancy, lowest hotels/room categories, Monday - Wednesday LAX departures. Travel 4/28-6/19 or 7/21-8/28/04. Rates available for other dates/hotels/air gateways. Add \$35 for each Thur-Sun trans-Pacific flight. Seats limited and may not be available on every flight. Hotels subject to availability. U.S./foreign taxes of approximately \$180, including September 11th Security Fee and \$5 PFC, additional. Change, cancellation and other restrictions apply.

To plan your vacation and for details on additional Australia offers, call American Express Travel at **1-800-AXP-6989**. CST #1022318-10, TA-149 registered Ohio travel agency, ML-1192, Washington UBI #600-469-694. PROMO CODE: **C7560001**. (CE 104401)

Holland America Line Offer from American Express Travel



Book a Holland America Line cruise with American Express Travel between April 19 and June 30, 2004, and receive a complimentary 2-Category Upgrade OR up to \$100 per person Shipboard Credit.

2-Category Upgrade offer is available with the purchase of an outside stateroom only. Shipboard Credit offer is available in the following amounts: \$50 per person 7- to 11-day cruises, \$100 per person 12+ day cruises, with the purchase of a deluxe stateroom or higher (excluding A-BB on Vista Class ships).

Upgrade and Shipboard Credit offers are valid on new bookings only for select 2004 and 2005 sailings.

Call American Express Travel at **1-888-AXP-0066** to book now!

Promo Code **C8730001**. (CE 104435)

Offers are not combinable, are subject to availability and may be modified, withdrawn or sailing dates may be substituted without prior notice. Additional Terms and Conditions apply. American Express acts solely as the sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1-22318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML# 1192.

Online Statements - A Flexible Advantage



Switch to online statements at www.americanexpress.com/cardstatement for instant, hands-on access to your account information whenever you want. There's no need to wait for a paper statement to arrive in the mail. Plus, your statements are printable, downloadable and archived. For added control, we'll send you an e-mail notification to let you know your statement is ready for viewing online.

Sign up today at www.americanexpress.com/cardstatement. (CE 104403)

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.

Murano Steak and Seafood House - Waterfront restaurant with a full lunch and dinner menu located at 1110 Beech Dr. in Baltimore, MD. **410-238-0080**.

The Mt. Washington Bike Shop - Offering a full range of bikes, accessories and service. Located at 5813 Falls Rd. in Mt. Washington. www.mtwashingtonbikes.com. **410-323-2788**.

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 104367)

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 American Express Gift Cheques® Today!

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

(CE 104421)



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 1-877-AXP-GIFT. Gift Cheques are available for purchase at participating American Express Travel Services locations using your American Express® Card.

Carry the TravelFunds® Card from American Express

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)



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.*

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.

Get Started Today!

Act now! Call 1-800-297-5300 to open an account or visit www.americanexpress.com/onefinancial for more information. If you speak to a customer representative or enroll online, use the promotion code CSM:

(CE 104397)



Open an American Express ONE® Financial Account* now and start making the most of all your finances. What is ONE? ONE is a brokerage account with banking features that gives you access to a full array of products and services--including the ONE High-Yield Savings Account, the complimentary American Express® Gold Card, and professional financial advice to help you meet your goals.

It's the ONE account that can make your finances simpler.

*\$5,000 minimum account deposit required to open an American Express ONE Financial Account.

Simplified, Convenient Access to Your Accounts

Register with Financial Accounts today at www.americanexpress.com. Be sure to select Financial Accounts in the drop down log-in box. If you have questions or need help with registration, please call toll-free 1-800-315-3460.

(CE 104415)



Financial Accounts is an easy-to-use service that allows you to view your consolidated financial information online. To date, more than 170,000 users have already registered. You'll have the ability to view all your registered accounts, such as investment, Card, Bank and Workplace 401(K) accounts. You can even add non-American Express accounts! A recently added feature allows money to be transferred from a bank account directly into your investment accounts. Financial Accounts is convenient and current. You'll have access to your information when you want it and all with just one user ID and password. And, account information is updated daily so the most current account values are always displayed.

Mortgage Rates Are Still Low!

Contact us today! Call 1-800-AXP-1008 or visit www.americanexpress.com/mortgages. Use offer code C74.

(CE 104416)



If you're looking to buy a home or to refinance your current mortgage, American Express Mortgages* can save you hundreds of dollars a month in mortgage payments. The application is easy to complete and most loan decisions are made in minutes--and with mortgage rates near all-time lows, the time to purchase or refinance is now!

*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.

**Optima®
from American Express**

**1,575
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
06/15/04

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
6,157.40	-250.00	+30.86	=5,938.26	119.00

**Payment Due Date
07/10/04**
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 06/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,862.00	8,100.00	3,862.00

Minimum payment due by payment due date. Remember, you can pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,862.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Activity	* Indicates posting date	Amount \$
06/02/04	PAYMENT RECEIVED - THANK YOU	06/02 -250.00
06/15/04	Periodic FINANCE CHARGE	30.86
Total of New Activity		30.86

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	262.86	0.0246%	8.99%	8.99%	2.00
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	5,746.71	0.0162%	5.90%	5.90%	28.86
					30.86

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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

Payment Coupon

[Redacted]
GERMANTOWN

MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
07/10/04

Total New Balance
\$ 5,938.26

Minimum Amount Due
\$119.00

\$ _____
Amount enclosed

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted] 000593826000011900 16HH

DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

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

Membership Rewards Account Number [REDACTED] Available Points
1,575

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned			
04/01/04 - 04/30/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [REDACTED]	0	0	0
Totals	0	0	0

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

Earn More! New ways to earn points.

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)

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

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.



KRUPS

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)

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.

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: 8684.

(Bonus ID 8684)

Redeem at GAP this Summer



Summer is in the air! Welcome warm weather in breezy tiered styles and floral prints. Redeem Membership Rewards® points this summer for Gap Gift Cards!

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

(MR Message 7008)

Join the Fun - Geoffrey's Birthday Club!



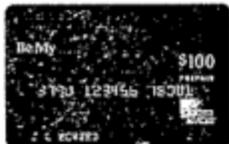
Now, you can redeem Membership Rewards® points for 'R' Us gift cards! Use them to buy toys, clothing and baby items in any Toys'R'Us or Babies'R'Us store. And while you're in Toys'R'Us, sign your child up for Geoffrey's Birthday Club! Every Club member gets a birthday card from Geoffrey, a special surprise and Fun Pass for an incredible Birthday Club experience in our store. Mom gets a party planner with valuable tips and coupons. And it's all FREE!

Sign up for Geoffrey's Birthday Club for FREE at any Toys'R'Us Store!

(MR Message 5097)

Please allow at least eight weeks from time of enrollment to receive a birthday card. For nearest store location and to access the 'R' Us Family Privacy Policy, call 1-800-TOYSRUS (1-800-889-7787) or see www.toysrus.com/privacypolicy.

Use Points for a Be My Guest® Dining Card



Redeem points for a \$50, \$100 or \$200 Be My Guest Dining Card this summer! The Be My Guest Dining Card is a prepaid gift card accepted at restaurants in the U.S. that welcome the American Express® Card. The Card is embossed with the recipients' names and can be used at the restaurant(s) of their choice. The Be My Guest Dining Card is the perfect gift for any occasion this season--graduations, weddings, birthdays, and more!

Call 1-800-AXP-EARN (297-3276) to start redeeming today.

(MR Message 2481)

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
06/15/04



Mortgage Rates are Low! Get the Guaranteed Best Price*!



If you're looking to buy a home or to refinance your mortgage, American Express Mortgages** can save you hundreds of dollars a month in mortgage payments. With mortgage rates near all-time lows, the time to purchase or refinance is now. The application is easy to complete and most loan decisions are made in minutes --plus you will receive the best price guaranteed or you could receive \$500*.

Contact us today! Call 1-800-AXP-1008 or visit www.americanexpress.com/mortgages. Use offer code C79.

(CE 104543)



*A customer must provide a complete, system-generated Good Faith Estimate, listing a specific lender's name, that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates a lower interest rate than our rate, inclusive of points and loan fees for the same loan program that is offered by us and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lender's total loan costs by \$100, or paying the customer \$500 (\$750 for properties located in California) when they close with that lender and then provide us with a copy of the signed Note and Final HUD-1 Settlement Statement.

**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.

Enroll Now to Earn Double Points or Extra Cash Back!



Getting extra rewards is as easy as pulling out your Card. Shop with an enrolled American Express® Card between 6/15-7/15/04, and extra rewards can be yours when you buy bathing suits, movie tickets, dinners with friends, gas, and much more. For more information and to enroll, go to americanexpress.com/bonus and begin earning extra rewards. Do it today before this promotion slips away!

To start earning extra rewards, enroll now at americanexpress.com/bonus.

(CE PROMO 104462)

Enrollment required by 7/15/04. If you do not have Internet access, please call 1-800-653-6051 to enroll. Qualifying charges include all eligible retail, restaurant, and entertainment purchases posted between 6/15/04 and 7/15/04. Please allow 12-14 weeks after promotion for your bonus reward to be posted to your account. Bonus awards cannot exceed maximum amounts. Terms, Conditions and Restrictions apply. Bonus ID: 0477.

Claim Your FREE VIP "Thank You" Worth Up to \$100.00

**FREE VIP
THANK YOU**

As an American Express® Cardmember, you're entitled to a FREE VIP "Thank You" worth up to \$100.00. Simply call by July 10, 2004, to claim up to two of your favorite magazines FREE for one year--compliments of American Express. Quantities are limited. So call now to guarantee your selections and find out full magazine subscription details.

Call 1-800-586-9303 now for details to claim your favorite VIP magazines worth up to \$100.00. Quantities are limited. Call now to claim your FREE VIP "Thank You". Campaign Code 27272.

(CE 104470)

Verify Your Charges Before They Appear on Your Bill



Sign up to view your account online and start checking your most recent charges anytime and anywhere you want. It's a convenient option that allows you to view your statement and complete your American Express® Card transactions in a matter of seconds. For added convenience, you can even pay your bill online. You'll get an instant payment confirmation as soon as you're through. Plus, your account information is protected by state-of-the-art encryption technology--so you can always feel secure about making transactions online.

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

(CE 104544)

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.

Magical Cancun - 90+ Offers and up to \$150 Statement Credit



Travel

Escape to Cancun this summer or fall. A perfect mix of nature and culture-- amazing beaches and breathtaking waters, great shopping and dining, Mayan ruins and cultural riches, world-class hotels, watersports and other adventures.

Simply reserve your vacation with American Express Travel to receive 90+ offers for shopping, dining, car rentals and some of the region's most popular excursions*... and if you qualify, take advantage of your Cardmember Annual Travel Benefit**--a statement credit up to \$150.

To plan your vacation to Cancun and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at **1-866-AXP-0001**. CST#1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192. PROMO CODE: **C322:0001**.

(CE 104553)

*On new bookings from 6/1/04. Travel through 11/30/04. Restrictions may apply and vary by merchant.

**On purchase offered by a vacation package operator through participating American Express Travel Services U.S. locations of \$2,000 or more per booking for \$100 credit, or only for Gold, Platinum Card® & Centurion® charge Card members, \$2,500 or more for \$150 credit. Not valid on independent air/hotel/car rental reservations. Available 1 per Card account per year--redeem 1 per booking. Other Terms, Conditions and Restrictions apply.

Are You Overpaying for Personal Checks?



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

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 104541)

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

American Express® Gift Card - For All Occasions



The American Express Gift Card is a perfect solution for all of your gift-giving needs. Whether buying gifts for your loved ones for 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 **1-866-256-GIFT**. (CE 104533)

*Accepted at millions of retailers and restaurants throughout the U.S. where American Express® Cards are 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!



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.

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 104487)

Merriweather Post Pavilion - Maryland's premier outdoor concert venue located in Columbia, MD. Visit us at www.Merriweathermusic.com for ticket info/events. **410-715-5550**.

Unfinished Furniture Mart - One of Virginia's largest furniture retailers specializing only in unfinished solid wood furniture. 10294 Portsmouth Rd., Manassas, VA. **703-530-7564**.

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.

Optima®
from American Express

1,575
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
07/16/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,938.26	-120.00	+65.29	=5,883.55	118.00

Payment Due Date
08/10/04
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 07/16/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,916.00	8,100.00	3,916.00

Minimum payment due by payment due date. Remember, you can pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,916.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Purchase Protection Plan - Shop With Confidence While Using the Card
The cat knocked over the brand new vase--good thing you bought it with your Card. The Purchase Protection Plan will repair or replace it--or even reimburse the amount you charged to the Card for covered items, up to \$1,000 per Occurrence, if they are accidentally damaged or stolen within 90 days from the date of purchase. For more information, just call 1-800-322-1277.

The Purchase Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the Terms, Conditions, and Exclusions of Policy AX0951. See Description of Coverage for complete details.

Activity	Amount \$
07/14/04 PAYMENT RECEIVED - THANK YOU 07/14	-120.00
New Activity for [Redacted] Card XXXX-XXXX	
07/12/04 DELINQUENCY FEE ASSESSMENT MIN PAYMENT NOT RECEIVED BY DUE DATE	35.00
07/16/04 Periodic FINANCE CHARGE	30.29
Total of New Activity	65.29

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Payment Due Date:
08/10/04

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,883.55

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

Minimum Amount Due
\$118.00

[Redacted]

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

[Redacted] 000588355000011800 17HH

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
07/16/04

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	265.99	0.0246%	8.99%	8.99%	2.03
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00
Check/Balance Transfer	5,626.44	0.0162%	5.90%	5.90%	28.26
					30.29

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY

Prepared For



Account Number

XXXX-XXXX



Page 4 of 8

DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

Statement Period
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
1,575

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned

05/01/04 - 05/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [Redacted]	0	0	0
Totals	0	0	0

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-818-2799.

Earn More! New ways to earn points.

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)



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 4064)



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



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.

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)

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.

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

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

(MR Message 6334)

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.

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

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).

(MR Message 3076)

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.

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
07/16/04



Mortgage Rates Are Low! Get the Guaranteed Best Price



If you're looking to buy a home or to refinance your mortgage, American Express Mortgages** can save you hundreds of dollars a month in mortgage payments. With mortgage rates near all time lows, the time to purchase or refinance is now. The application is easy to complete and most loan decisions are made in minutes--plus, you will receive the best price guaranteed or you could receive \$500.*

Contact us today! Call 1-800-AXP-1008 or visit www.americanexpress.com/mortgages. Use offer code C84.

(CE 104580)



*A customer must provide a complete, system-generated Good Faith Estimate, listing a specific lender's name that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates a lower interest rate than our rate, inclusive of points and loan fees, for the same loan program that is offered by us--and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lenders total loan costs by \$100 or paying the customer \$500 (\$750 for properties located in California) when they close with that lender and provide us with a copy of the signed Note and Final HUD-1 Settlement Statement.

**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.

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 104583)

Puerto Rico \$100 Value Card & Up to \$150 Statement Credit



You're not dreaming, you're in Puerto Rico. Escape to Puerto Rico, the Island of Enchantment, now through October 31, 2004. A perfect mix of natural beauty and rural landscapes--amazing beaches and turquoise waters, world-class shopping, dining, Old San Juan and cultural riches, world-class hotels, outstanding golf courses, watersports and other adventures. Simply reserve your vacation of four nights or more with American Express Travel to receive \$100 American Express Shopping Card good at participating merchants for shopping, dining, car rentals and some of the region's most popular excursions* and if you qualify, take advantage of your Cardmember Annual Travel Benefits statement credit up to \$150.**

To plan your vacation to Puerto Rico and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at 1-888-AXP-0059. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192. PROMO CODE: C9810001.

(CE 104661)

*On new vacation package bookings from 6/15/04 to 9/30/04. Travel through 10/31/04. Restrictions may apply. American Express Shopping Card of \$100 can be used towards purchases at participating merchants. Not redeemable for cash. Other material Terms, Conditions and Restrictions apply.

**On purchase offered by a vacation package operator through participating American Express Travel Services U.S. locations of \$2,000 or more per booking for \$100 credit or, only for Gold, Platinum Card® & Centurion® charge Card members, \$2,500 or more for \$150 credit. Not valid on independent air/hotel/car rental reservations. Available once per Card account per year. May only redeem 1 per booking.

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.

Reserved For [Redacted]

Account Number
XXXX-XXXX [Redacted]

A Special TravelFunds Card Offer for AARP Members

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)



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.

*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.

Your Auto Insurance Rates Should Be Reviewed Often

Call 1-800-842-3344 today and be sure to mention reference code 1N9 to receive your quick, no-obligation quote. Or, if you prefer, visit americanexpress.com/autohome to get your quote.

(CE 104630)



Because rates vary considerably from company to company, comparing auto insurance rates could save you a significant amount of money. The American Express Property Casualty companies offer outstanding rates, world-class service and friendly, fair claims handling. We invite you to receive a no-obligation quote to ensure you are not paying too much.

Property Casualty insurance is underwritten in De Pere, WI by AMEX Assurance Company (licensed in all 50 states, Puerto Rico and Canada) or IDS Property Casualty Insurance Company (licensed in AZ, CA, IL, IN, MN, SD, TX and WI). Both are wholly owned subsidiaries of American Express. Insurance not available in all states.

Now Accepting the American Express® Card!

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 104610)



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

Relish - A Washington, D.C boutique expands into Georgetown, featuring European menswear, accessories and beauty bar. 3312 Cady's Alley, Washington, DC. 202-333-5343.

Falls Road Veterinary Hospital - AAHA approved, offers complete veterinary services, a complete in-house lab, bathing, surgeries and grooming services. 301-983-8400.

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

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)



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.

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.

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.

Optima®
from American Express

1,575
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
08/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,883.55	-118.00	+64.21	=5,829.76	117.00

Payment Due Date
09/09/04

Please refer to page 2
for important information
regarding your account

Credit Line Summary on 08/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	3,970.00	8,100.00	3,970.00

Minimum payment due by payment due date. Remember, you can pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$3,970.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Global Assist® Hotline - Travel with Confidence

When you travel 100 miles or more away from home, rely on the Global Assist Hotline for around-the-clock medical, legal, travel or financial assistance. For medical needs, American Express will provide you with a list of dentists and physicians in your destination, assist with travel arrangements if you need to get home in a hurry, and help replace lost medication. We will also wire you emergency cash, point out the nearest ATM, and even explain the visa requirements before you go. For more information, visit www.americanexpress.com/benefits. While the Global Assist services are free benefits from American Express, Cardmembers are responsible for the costs charged by third-party providers.

Activity	* Indicates posting date	Amount \$
08/14/04	PAYMENT RECEIVED ACH - THANK YOU 08/14	-118.00
New Activity for [Redacted] Amount \$		
08/12/04	DELINQUENCY FEE ASSESSMENT MIN PAYMENT NOT RECEIVED BY DUE DATE	35.00
08/15/04	Periodic FINANCE CHARGE	29.21
Total of New Activity		64.21

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

Continued on Page 3

Payment Coupon

[Redacted]

Payment Due Date:
09/09/04

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,829.76

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

Minimum Amount Due
\$117.00

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted]

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



[Redacted] 000582976000011700 16HH

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
08/15/04

Page 3 of 8

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	303.19	0.0253%	9.24%	9.24%	2.30
Cash Advances	0.00	0.0527%	0.00%	19.24%	0.00
Check/Balance Transfer	5,537.78	0.0162%	5.90%	5.90%	26.91
					29.21

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY

Prepared For



Account Number
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

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

Prepared for [REDACTED]
Membership Rewards® Account Number [REDACTED]
Available Points
1,575

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned

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

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

Earn More! New ways to earn points.

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)

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)

ACL 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 4/14/05 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.

Continued on reverse

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



Redeem Membership Rewards® points 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)

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.

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!

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

(MR Message 7079)

Stay at Omni Hotels® with Membership Rewards®



Redeem 21,000 Membership Rewards points for the Omni Hotels "Ideal" Award, valid for a one-night stay at a majority of Omni Hotels any night of the week. Omni Hotels has luxury accommodations at over 40 hotels and resorts located throughout the U.S., Canada and Mexico.

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

(MR Message 1028)

Back to School with Gap Gift Cards



Redeem Membership Rewards® points for \$25 or \$50 Gap Gift Cards! Get the school year off to a great start by using a Gap Gift Card to get your favorite classics or the season's latest looks. Gap has styles for every generation. Gap Gift Cards can be used at any Gap store in the U.S. and at www.gap.com where you'll find more sizes, more fits and more washes.

To find out more about using Membership Rewards points to get Gap Gift Cards, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1099)

Prepared For [REDACTED]

Account Number XXXX-XXXX [REDACTED]

Closing Date 08/15/04



Macy's Passport '04: Fashion Show Benefit

*Macy's *mag to shop*

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)

Save \$10 off a Purchase of \$50 or more* at Foot Locker



This back-to-school you can save \$10 off a purchase of \$50 or more* on some of the hottest athletic footwear, apparel and accessories when you use your American Express® Card. Bring this statement to any Foot Locker, Lady Foot Locker, Kids Foot Locker, Champs Sports and Footaction store in the USA.

To find the Foot Locker, Lady Foot Locker, Kids Foot Locker, Champs Sports or Footaction location nearest you, call 1-800-991-6681. Offer valid: 8/1/04-9/30/04. (keycode: #48).

(CE 104770)

*This American Express statement must be presented at time of purchase and cannot be used in conjunction with any other certificate or savings offer. Not redeemable for cash. Applicable taxes must be paid by bearer. Cannot be applied to prior purchase, purchase of gift card, Internet or catalog purchases. Valid for one visit only. Void if copied and where prohibited, licensed or regulated. Some other exclusions may apply. See store associate for details.

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

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 104812)

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

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.

Now Accepting American Express® Cards!



Little Giant Ladder Systems - Strong, safe and versatile. To learn more and place an order, visit www.littlegiantladders.com or call 1-800-757-3535 today.

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 104733)

Aria - For the tastes, style and flavor of a neighborhood Italian trattoria. Al fresco dining, 1300 Pennsylvania Ave. N.W. Call 202-312-1250 or visit www.ariatrattoria.com.

Leesburg Pharmacy - Offers more than your traditional pharmacy. Visit us for gifts, medical equipment, and more. 36-C Catocin Circle, Leesburg, VA. Call 703-777-5333.

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 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.

*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.

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)



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 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)



The Purchase Protection Plan - At No Additional Charge

If it's damaged or stolen, we can help. You just dropped your brand new vase? Not to worry. With the Purchase Protection Plan, you're covered against accidental damage and theft for 90 days from the date of purchase.

For more information, call 1-800-322-1277.

(CE 104808)



You Could Be Paying Too Much for Your Auto Insurance

More than 75,000 Cardmembers have already made the switch to the American Express Property Casualty companies' auto and home insurance! We offer great rates--in fact, we beat our competitors' prices 54% of the time!* Plus, get valuable extras like free roadside assistance when you buy towing coverage, convenient payment options and the freedom to pick your own repair shop.

*Price comparison data collected from respondents at time of contact. Statistics based on a countrywide average during a six-month period ending 3/31/03. Property Casualty insurance is underwritten by AMEX Assurance Company or IDS Property Casualty Insurance Company, De Pere, WI. Discounts apply to certain coverages and vary by state. Insurance not available in all states.

Call 1-800-842-3344 today and be sure to mention reference code 1N9 to receive your quick, no-obligation quote! Or, if you prefer, visit www.americanexpress.com/autohome to request your quote. Service you'd expect. Savings you wouldn't.® (CE 104813)



Request Your FREE Financial Workbook

Available from American Express Financial Advisors, our *Smart Money Management Workbook* contains 18 pages of easy-to-follow information including worksheets, checklists and charts. American Express Financial Advisors is here to help you achieve financial success. In the complimentary workbook, you will find simple steps and smart strategies that will help you find ways to reduce your taxes, plan for college, balance risks and investments, and determine your net worth. Call 1-800-952-9271.

Order your FREE guide today by calling American Express Financial Advisors Inc. at 1-800-952-9271.

(CE 104793)



American Express Financial Advisors Inc. Member NASD.

Optima®
from American Express

To manage your account
online, visit
americanexpress.com

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
09/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,829.76	-117.00	+46.19	=5,758.95	115.00

Payment Due Date
10/10/04

Please refer to page 2
for important information
regarding your account

Credit Line Summary on 09/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	4,041.00	8,100.00	4,041.00

Minimum payment due by payment due date. Remember, you can pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$4,041.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Buyer's Assurance - Extend Your Warranty Up to One Year

Whether you need a new leaf blower or it's back to school with your laptop, remember to use your Card when you shop this fall. When you charge the entire cost of your covered product to your American Express® Card, the Buyer's Assurance Plan will extend the terms of the original manufacturer's warranty up to one additional year on warranties of five years or less. For more information, visit us online at www.americanexpress.com/buyersassurance.

Underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the terms, conditions, and exclusions of Policy AX0953. See Description of Coverage for complete details.

Activity	* Indicates posting date	Amount \$
09/08/04	PAYMENT RECEIVED ACH - THANK YOU 09/08	117.00
New Activity for [Redacted] Amount \$		
08/16/04	GIANT FOOD INC #362 GERMANTOWN MD 023140031 GROCERIES 08/16/04	16.08
09/15/04	Periodic FINANCE CHARGE	30.11
Total of New Activity		46.19

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Payment Due Date:
10/10/04

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,758.95

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

Minimum Amount Due
\$115.00

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

[Redacted] 000575895000011500 1644

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
09/15/04

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	355.68	0.0260%	9.49%	9.49%	2.87
Cash Advances	0.00	0.0534%	0.00%	19.49%	0.00
Check/Balance Transfer	5,424.57	0.0162%	5.90%	5.90%	27.24
					30.11

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY

Prepared For



Account Number
XXXX-XXXX



Page 4 of 8

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Membership Rewards Options! Monthly Statement and Program News



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

www.americanexpress.com/rewards

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

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

Prepared for [REDACTED]
Membership Rewards® Account Number [REDACTED]
Available Points
1,575

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned			
07/01/04 - 07/31/04			
	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [REDACTED]	0	0	0
Totals	0	0	0

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

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)

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 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)

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

Continued on reverse



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

Plan Your Next Vacation to Europe with SWISS



SWISS offers daily service from Boston, Chicago, Los Angeles, New York's JFK, Newark, and Miami to more than 40 destinations throughout Europe.

Once you have a confirmed reservation, redeem for the desired certificate by visiting www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

Redeem 40,000 Membership Rewards® points for an Economy Class Companion Ticket to Europe. Call SWISS at 1-877-FLY-SWISS (359-7947) to make your reservation today.

(MR Message 8033)

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 airfares 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.

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

(MR Message 7355)

Transfer Membership Rewards® Points into Rapid Rewards® Credits and Earn a Roundtrip Flight!



Transfer 20,000 Membership Rewards points into Rapid Rewards Credits and receive a fully transferable Roundtrip Award on Southwest Airlines.

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

Southwest Airlines offers low fares on more than 2,800 daily non-stop flights to 60 U.S. destinations. Unrestricted seating for Award travel, limited blackout dates and Awards that are valid for one full year give you the flexibility to decide when and where you want to fly.

(MR Message 4510)



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)

Affordable Australia with American Express Travel



For those who long to take home more from a vacation than pictures and souvenirs, American Express Travel is offering 8-night air and hotel vacations to Sydney and the Great Barrier Reef from \$1,889 per person from Los Angeles. Call American Express Travel at 1-888-AXP-0102 to find out how 8 nights can change your life.

To plan your vacation and for details on additional Australia offers, call American Express Travel at 1-888-AXP-0102.

(CE 104847)

Rates USD, based on double occupancy, lowest hotels/room categories, Monday-Wednesday LAX departures. Travel must be purchased by 12/31/04 and completed by 3/31/05. Price as shown available 8/29/04 - 12/05/04 and then 2/24/05 - 03/31/05. Rates available for other dates, hotels and air gateways. Add \$35 for each Thurs-Sun trans-Pacific flight.

Seats limited and may not be available on every flight. Hotels subject to availability. US/foreign taxes of approximately \$180, including September 11th Security Fee and \$5 PFC, additional. Terms and conditions apply.

CST #1022318-10;TA-149 registered Ohio travel agency, TA-002 registered Iowa travel agency, NV # 2001-0126, ML-1192, Washington UBI #500-469-694. PROMO CODE: C7560001.

Earn 5,000 Marriott Rewards Points for Every Third Stay!



From 9/15/2004 through 1/31/2005, Marriott Rewards is making it easier for you to accumulate valuable points to get to your dream vacation faster. When you reserve and pay with your American Express® Card at any participating Marriott hotel worldwide during offer time period, you'll receive 5,000 Marriott Rewards bonus points for every third stay. And you can earn up to 25,000 bonus points to spend the way you choose.

To qualify for promotion benefits call 1-888-977-7012 to register.

(CE 104829)

To take advantage of this offer, register by calling 1-888-977-7012.

Registration is required. Nights spent while redeeming an award are not eligible for credit. The Marriott Rewards bonus offer is valid only for qualifying stays made between 09/15/2004 and 01/31/2005. Use your American Express Card to pay for qualifying stays to earn bonus points. Up to a maximum 25,000 bonus points awarded per Cardmember for this promotion. All Marriott Rewards program terms and conditions apply.

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

Now Accepting American Express® Cards!

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 104850)



Active.com - Register online for events and activities in multiple sports. Call 1-888-543-7223 or visit www.active.com for event listings. The Active Network, Inc

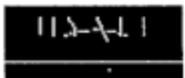
L&M Produce Co. - One of the largest Produce companies in Maryland. Serving businesses and restaurants in the Baltimore/ Washington areas. 410-799-7721.

M.R. Duck's Apparel and Gifts - Located in Ocean City, Maryland and Myrtle Beach, SC. For more information on store hours and locations, please call 1-800-MR DUCKS.

Wake Up in the Windy City with Hyatt

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

(CE 104830)



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.

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.

Are You Overpaying For Personal Checks?

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 104911)



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

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

Online Fraud Protection Guarantee

To learn more, visit www.americanexpress.com.

(CE 104909)



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.

Mortgage Rates Are Low!

Contact us today! Call 1-800-297-1008 or visit www.americanexpress.com/mortgages. Use offer code **C92**.

(CE 104895)



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

*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.

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.

Optima®
from American Express

To manage your account
online, visit
americanexpress.com

Prepared For
[Redacted]

Account Number
[Redacted]

Closing Date
10/15/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,758.95	-115.00	+28.75	=5,672.70	113.00

Payment Due Date
11/09/04

Please refer to page 2
for important information
regarding your account

Credit Line Summary on 10/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	4,127.00	8,100.00	4,127.00

Minimum payment due by payment due date. Remember, you can pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$4,127.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Identity Theft Assistance - Free from American Express

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

Visit www.americanexpress.com/identitytheftassistance to learn more.

Activity	* Indicates posting date	Amount \$
10/06/04	PAYMENT RECEIVED ACH THANK YOU 10/06	115.00
10/15/04	Periodic FINANCE CHARGE	28.75
Total of New Activity		28.75

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

Payment Coupon

Account Number
[Redacted]

Payment Due Date:
11/09/04

Continued on Page 3

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,672.70

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

Minimum Amount Due
\$113.00

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted Address]

GERMANTOWN MD 20876-5960



\$ _____
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



[Redacted] 000567270000011300 1644

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

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

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address noted to the right. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights.

In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule For Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

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 & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & 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 & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & 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. 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.

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



To Pay By Phone
1-800-472-9297

Customer Service
1-800-635-5955
24 hours/7 days

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm, EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

Customer Service
777 American
Expressway
Ft. Lauderdale, FL
33337-0001

Funds Access Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address
If correct on front
do not use

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

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

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Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
10/15/04

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	358.56	0.0267%	9.74%	9.74%	2.87
Cash Advances	0.00	0.0541%	0.00%	19.74%	0.00
Check/Balance Transfer	5,326.01	0.0162%	5.90%	5.90%	25.88
					28.75

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Processed For



Account Number

XXXX-XXXX



DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News



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

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

www.americanexpress.com/rewards

Prepared for
Membership Rewards® Account Number

Available Points

1,575

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

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,575

New Points Earned

08/01/04 - 08/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima	0	0	0
Totals	0	0	0

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



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)

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



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.

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.

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

(MR Message 3243)

ASPEN SNOWMASS

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.

Rewards valid through April 11, 2005.

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

(MR Message 3376)

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)



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)



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.

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.

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

(MR Message 3190)



Let Delta Make That Dream Vacation Come True

Delta and Delta's worldwide airline partners can take you to over 480 destinations in 87 countries. Visit www.delta.com for redemption options.

Not already a SkyMiles member, call 1-800-323-2323 to sign up!

(MR Message 5026)

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
10/15/04



Save Money and Time with Balance Transfers!



Save money and time when you transfer balances from your higher-rate credit cards to your Optima® Card account. With our competitive rates, you can save money on interest charges and save time managing your finances with one monthly payment.

To take advantage of or learn more about this offer, go to www.americanexpress.com/bt3.

Go to www.americanexpress.com/bt3 to transfer a balance today!

(CE 104974)

Visit Bermuda - Resort Credit & Up to \$100 Statement Credit



Bermuda. A perfect getaway, just 2 hours from the East Coast. Other Islands offer an escape from civilization, Bermuda offers a chance to bask in it. A colorful and elegant island with great scenery, golf courses, tennis courts, world-class spas, sophisticated shopping and gourmet dining. Fall and winter are perfect times to enjoy the outdoors. Ride a moped through cobblestone streets, past Parliament, and pink sand beaches. Simply reserve your vacation of four nights or more with American Express® Travel to receive \$150 resort credit to be used for hotel amenities including food and beverage, spa treatments, golf and water sports where available* and if you qualify, take advantage of your Annual Travel Benefit**--a statement credit up to \$100.

To plan your vacation to Bermuda and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at 1-866-AXP-4898. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192. PROMO CODE: D134:001.

(CE 104976)

*On new bookings from 9/1/04 to 2/28/05. Travel through 3/31/05. Restrictions may apply. Resort Credit of \$150 can be used towards food and beverage, spa treatments, golf and water sports where available. Resort credit only valid at hotel booked. Taxes and gratuities not included. These travel offers are not affiliated with Costco Travel (CWC Travel).

**On purchase offered by a vacation package operator through participating American Express Travel Services U.S. locations of \$2,000 or more per booking for \$100 credit, or only for Gold, Platinum Card® and Centurion® Charge Card members, \$2,500 or more for \$150 credit. Not valid on independent air/hotel/car rental reservations. Available once per Card account per year. May only redeem 1 per booking. Terms and conditions apply.

Claim Your FREE VIP Thank You Worth Up to \$50.00!

**FREE VIP
THANK YOU**

As an American Express® Cardmember, you're entitled to a FREE VIP Thank You worth up to \$50.00. Simply call by December 1, 2004 to claim up to 3 of your favorite magazines FREE for six months--compliments of American Express. Quantities are limited. So call now to guarantee your selections and find out full magazine subscription details.

Call 1-800-586-5259 now for details to claim your favorite VIP magazines worth up to \$50.00. Quantities are limited. Call now to claim your FREE VIP Thank You.

Campaign Code 28837.

(CE 104980)

Think All Car Insurance Rates Are the Same? They're Not!



Maybe last year your car insurance premium went up. But this year perhaps it didn't go up as much--or at all. No increase...so no point shopping around...all insurance companies' rates are the same anyway. The American Express Property Casualty companies could still save you money. In fact, we beat our competitors prices 55% of the time.*

Call 1-800-842-3344 today and be sure to mention reference code 1N9 to receive your quick, no-obligation quote. Or, if you prefer, visit americanexpress.com/autohome to get your quote.

(CE 104985)

*Price comparison data collected from respondents at time of contact. Statistics based on a countrywide average during a 12-month period ending 9/30/03. Property Casualty insurance is underwritten in De Pere, WI by AMEX Assurance Company (licensed in all 50 states, Puerto Rico and Canada) or IDS Property Casualty Insurance Company (licensed in AZ, CA, IL, IN, MN, SD, TX and WI). Insurance not available in all states.

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.

Buyer's Assurance - Extend Your Warranty Up to One Year

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

(CE104990)



It's Murphy's Law--just as soon as the warranty expires, the toaster, wireless phone, or coffeemaker falls apart. But when you're shopping this fall, remember, if it's an eligible item, charged entirely to your Card, you're protected. The Buyer's Assurance Plan extends the terms of the original manufacturer's warranty on covered items up to one additional year on warranties of five years or less that are eligible in the U.S.

Underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the terms, conditions and exclusions of Policy AX0953. See Description of Coverage for complete details.

Now Accepting American Express® Cards!

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 104939)



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

Fur Nightclub - A premier nightclub with endless possibilities will be awakening Washington, DC, in September 2004. Please visit our website at www.furnightclub.com.

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

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

(CE 104986)



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.

Travel Accident Insurance at No Additional Cost

To learn more, visit www.americanexpress.com.

(CE 104995)



It's easy to better protect yourself and your family with up to \$100,000 in Travel Accident Insurance. When you travel, charge your ticket to the Card, and you'll receive automatic coverage for accidental death and dismemberment when aboard a Common Carrier Conveyance (plane, train, ship; helicopter or bus). Depend on your Card to offer you this extra protection while traveling.

Travel Accident Insurance is provided under Policy AX0948, underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is only available to Permanent Residents of the United States, Puerto Rico, and the US Virgin Islands. Coverage is subject to the Terms, Conditions, and Exclusions of the Policy.

The Purchase Protection Plan - at No Additional Charge

For more information, call **1-800-322-1277**.

(CE 105011)



If it's damaged or stolen, we can help. You just dropped your brand-new vase? Not to worry. With Purchase Protection, your purchases are covered against accidental damage and theft for 90 days from the date of purchase.

Optima®
from American Express

To manage your account
online, visit
americanexpress.com

Prepared For
[Redacted]

Account Number
[Redacted]

Closing Date
11/14/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,672.70	0.00	+66.02	=5,738.72	228.00

Payment Due Date
12/09/04

Minimum Amount Due
Includes:
Past due amount
\$113.00
This month's amount due
\$115.00
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 11/14/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	9,800.00	4,061.00	8,100.00	4,061.00

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

Your cash advance limit is \$8,100.00. Available balance for new cash advance transactions is \$4,061.00.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Introducing My WishList

Holiday wish lists aren't about what you need, they're about the things you want. So to say thanks for being a Cardmember we'd like to introduce My WishList. Everyday, from November 22 through December 20, 2004, you'll have the chance to grab one of this holiday's most sought-after items--all at *special Cardmember-only* prices. Just go to www.mylifemycard.com/mywishlist for full details. Quantities will be limited, and the products will only be available at certain times each day. So you've got to be there first and keep coming back. And who knows? If you're fast enough, you just might get what's on your holiday wish list. It all starts online November 22nd at 12pm EST sharp. Make sure you're there.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for [Redacted]	Amount \$
11/11/04 DELINQUENCY FEE ASSESSMENT MIN PAYMENT NOT RECEIVED BY DUE DATE	35.00
11/14/04 Periodic FINANCE CHARGE	31.02
Total of New Activity	66.02

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

Payment Coupon

Account Number
[Redacted]

Payment Due Date:
12/09/04

Please enter account number on all checks and correspondence.

Total New Balance
\$ 5,738.72

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

Minimum Amount Due
\$228.00

[Redacted]
GERMANTOWN

MD 20876-5960



\$ _____
Amount enclosed

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

[Redacted]

000573872000022800 1544

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
11/14/04

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	363.79	0.0493%	17.99%	17.99%	5.38
Cash Advances	0.00	0.0541%	0.00%	19.74%	0.00
Check/Balance Transfer	5,275.04	0.0162%	5.90%	5.90%	25.64
					31.02

Certain of the periodic rates and APFs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY

Prepared For
[REDACTED]

Account Number
XXXX-XXXX
[REDACTED]

DUPLICATE COPY

Membership Rewards Options™ Monthly Statement and Program News

American Express®



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

www.americanexpress.com/rewards

American Express
Membership Rewards
PO Box 297613
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
Membership Rewards® Account Number

Available Points

1,591

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

Account Summary	
Opening points balance	1,575
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	+16
New points balance	1,591

New Points Earned			
09/01/04 - 09/30/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima	0	0	0
Totals	0	0	0

Reinstated Points and Adjustments		
09/01/04 - 09/30/04	Number Of Points	Date
Sept Earned Pts Adj	16	9/28/04
Total	16	

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

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 10x points with FlowersUSA!

Choose from festive floral arrangements and earn 10x Membership Rewards® points when you shop at www.FlowersUSA.com/amxmr. We offer fresh, beautiful floral arrangements and quality specialty gifts that the recipient is sure to enjoy. Holiday flowers and gifts starting at \$29.99! Same-day delivery available!

Earn 10x points when you visit www.FlowersUSA.com/amxmr or call 1-800-873-6165 and give promo code 9951.

(Bonus ID 1687)

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



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 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.

Enroll Today and Earn Double Membership Rewards® Points



Visit www.americanexpress.com/bluedoublepoints or call 1-800-419-7385 to enroll your Blue from American Express®, and you can earn double Membership Rewards points for eligible purchases in the category of your choice. So whether you're buying a gift for yourself or a friend, don't miss out on this Membership Rewards double points offer.

Enroll today! Don't forget to enroll by December 31, 2004 to participate in this special promotion.

(MR Message 9146)

Terms, conditions and restrictions apply. This offer is valid from November 1, 2004 to December 31, 2004.

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



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

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

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

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.

JetBlue - Our Newest Membership Rewards® Program Partner



Membership Rewards welcomes JetBlue Airways as its newest airline transfer partner! Beginning December 8, 2004 you will be able to redeem Membership Rewards points directly into TrueBlue, JetBlue's Flight Gratitude program. JetBlue serves 29 destinations in 12 states, Puerto Rico, the Dominican Republic and now Nassau, The Bahamas. All JetBlue aircraft feature roomy all-leather seats each equipped with free live satellite television, offering up to 36 channels of DIRECTV® Programming at every seat.

For more information about JetBlue or to join TrueBlue, visit www.jetblue.com.

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). (MR Message 5031)

250 Membership Rewards points equal 1 TrueBlue point (1,250 point minimum transfer).

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
11/14/04



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.



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.

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)

Introducing My WishList



Holiday wish lists aren't about what you need, they're about the things you want. So to say thanks for being a Cardmember, we'd like to introduce My WishList. Everyday, from November 22 through December 20, 2004, you'll have the chance to grab one of this holiday's most sought-after items--all at *special Cardmember-only* prices. Quantities will be limited, and the products will only be available at certain times each day. So you've got to be there first and keep coming back. And who knows? If you're fast enough, you just might get what's on your holiday wish list.

Visit www.mylifemycard.com/mywishlist for full details. It all starts online November 22nd at 12pm EST sharp. Make sure you're there.

(CE 105121)

Splendors of Mexico - 4 Exclusive Values - 7 Incredible Places



Mexico--worlds away, just steps from home. Gaze out over the blue-green Caribbean from the top of a Mayan temple. Salsa dance with sand between your toes and stars overhead. Dive pristine waters among a rainbow of sealife. This year, discover the Splendors of Mexico in Acapulco, Cancun, Cozumel, Huatulco, Ixtapa-Zihuatanejo, Los Cabos and Riviera Maya. Call American Express Travel at **1-800-AXP-8236** and receive exclusive values, including the up to \$100 statement credit* when purchasing your qualifying Mexico vacation on the American Express Card through American Express® Travel.**

To plan your vacation to Mexico and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at **1-800-AXP-8236**.

(CE 105095)

*Qualifying Vacation is a purchase offered by a vacation package operator through a participating American Express Travel Services U.S. location of \$2,000 or more per booking for \$100 statement credit, or, only for Gold, Platinum Card® and Centurion® Charge Card members of \$2,500 or more for \$150 credit. Not valid on independent air/hotel/car reservations. Available once per Card account per year. May only redeem 1 per booking. Other material terms, conditions and restrictions apply.

**Valid on new vacation package bookings only 10/01/04-5/31/05 for travel 10/01/04-8/31/05.

Offer, participating destinations and suppliers are subject to availability and charges without notice. Restrictions may apply. Deposit and final payment must be made on an American Express Card. CST#1022318-10, TA-149 Registered Ohio Travel Agency, TA-002 Registered Iowa Travel Agency NV#2001-0126. Washington UBI# 600-469-694, ML#1192. PROMO CODE: C 198:0001.

SAVE \$10 on Radio City Christmas Spectacular® Tickets!



The 2004 edition of the Radio City Christmas Spectacular is an ultimate holiday extravaganza with a host of unforgettable thrills, including perennial favorites like the showstopping *Parade of the Wooden Soldiers* and the majestic *Living Nativity*, as well as an awe-inspiring ride around Manhattan aboard Santa's 3-D sleigh! Optima® Cardmembers save \$10 per ticket to any non-peak performance! November 4th through January 2nd at Radio City Music Hall.

Not valid on preview or peak performances, VIP or prime seating, or on previously purchased tickets. Cannot be combined with any other offers or savings. Eight-ticket limit per order. Subject to availability. Offer expires 1/2/05.

Log on to www.radiocity.com and type in code **OPCARD** or call **212-307-1000** and ask for code **OPCARD** or show this statement to the Radio City Music Hall Box Office.

(CE 105085)

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!

Allstate - Now you can help protect your auto and home and pay with your Card. Visit your local Allstate agency, 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 105065)



Metropolitan Communities - You can now pay your rent with the Card at The Metropolitans--upscale apartment communities in the Washington, D.C. metro area. www.rentmet.com.

Curtis Chevrolet and Kia - Serving the community for over 38 years. New and used cars and trucks, full-service department, body shop and parts department. Call **202-723-0100**.

Are You Overpaying for Personal Checks?

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

Order now at www.amexpub.com/checks/statement or call **1-800-662-2314** to request a brochure.

(CE 105098)



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

SAVE an Additional \$359* on an IBM ThinkPad This Holiday!

The award-winning, wireless IBM ThinkPad T42 (PN W7734WU) is a perfect match for distinguished tastes. Hurry, this exclusive offer is in addition to your 17% savings and ends 12/31/2004. It is valid in the U.S. IBM only. Shipping/handling not included. Limit 10 per Cardmember. Offer cannot be combined with other promos. To save, you must use your American Express® Card.

Order yours today online at <http://www.ibm.com/shop/ibmdeals/3651> or call **1-800-426-7235, ext. 3651**.

(CE 105117)



All offers subject to availability. IBM reserves the right to alter product offerings and specifications at any time, without notice. IBM is not responsible for photographic or typographic errors. *Pricing: Pricing does not include tax or shipping and is subject to change without notice. Reseller prices may vary. Pricing includes applicable American Express® Cardmember program savings if available. Savings: savings referenced off of applicable program reduced price as of 9/15/04.

American Express® Gift Cards - Perfect for the Holidays!

American Express® Gift Cards are accepted in over a million 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 Gift Cards today--the perfect gift, every time.

Buy your Card at participating in-person locations, online*** at www.americanexpress.com/gift and via phone at **1-877-AXP-GIFT**.

(CE 105092)



*Good in the U.S. wherever American Express® Cards are accepted. **If funds have not been depleted by valid through date, remaining funds can be replaced. Replacement Card fees apply. ***Online sales through Cheques-on-Line, Inc. Card and shipping fees apply to online orders. For complete terms, visit www.americanexpress.com.

There's Still Time to Earn Marriott Rewards® Bonus Points

From 9/15/2004 through 1/31/2005, Marriott Rewards is making it easier for you to accumulate valuable points to help get to your dream vacation faster. When you reserve and pay with your American Express® Card at any participating Marriott hotel worldwide during offer time period, you'll receive 5,000 Marriott Rewards bonus points for every third stay. And you can earn up to 25,000 bonus points to spend the way you choose.

To take advantage of this offer, register online at www.marriottrewards.com/Amex25k or by calling **1-888-977-7012**.

All Marriott Rewards program terms and conditions apply.

(CE 105097)



Registration is required. Nights spent while redeeming an award are not eligible for credit. The Marriott Rewards bonus offer is valid only for qualifying stays made 09/15/2004 - 1/31/2005. Use your American Express Card to pay for qualifying stays to earn bonus points. Up to a maximum 25,000 bonus points awarded per Cardmember for this promotion.

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.

Optima®
from American Express

1,591
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
12/15/04

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,738.72	0.00	+166.68	=5,905.40	374.68

Payment Due Date
01/09/05

Minimum Amount Due
Includes:
Past due amount
\$227.88
This month's amount due
\$146.80
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 12/15/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	5,900.00	0.00	200.00	0.00

Your account is seriously past due. Your account has been suspended. To avoid cancellation, please remit payment now. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your account is overlimit. Please pay at least \$374.68, plus any additional charges you have incurred since the date of this billing statement, to avoid any overlimit fees on your next statement. Please see your Cardmember Agreement for additional terms and conditions that may apply.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Activity * Indicates posting date

11/23/04	REVERSAL OF FINANCE CHARGES	-0.12
New Activity for [Redacted]		
12/11/04	DELINQUENCY FEE ASSESSMENT MIN PAYMENT NOT RECEIVED BY DUE DATE	35.00
12/15/04	Periodic FINANCE CHARGE	131.80
Total of New Activity		166.80

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

Payment Coupon

[Redacted]
GERMANTOWN

MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
01/09/05

Total New Balance
\$ 5,905.40

Minimum Amount Due
\$374.68

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted] 000590540000037468 16HH

DUPLICATE COPY

Prepared For

Account Number

XXXX-XXXX

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

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

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address noted to the right. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights.

In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating; but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule For Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

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 & Pay By Computer issues, or 1-800-CASH-NOW for Express Cash & 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 & account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, & explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint & 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. 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.

Creditor: American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8666.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-635-5955
24 hours/7 days

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm, EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

Customer Service
777 American
Expressway
Ft. Lauderdale, FL
33337-0001

Funds Access Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

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

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

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Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
12/15/04

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	406.02	0.0739%	26.99%	26.99%	9.30
Cash Advances	0.00	0.0739%	0.00%	26.99%	0.00
Check/Balance Transfer	5,347.25	0.0739%	26.99%	26.99%	122.50
					131.80

Certain of the periodic rates and APFs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For

Account Number
XXXX-XXXX

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Membership Rewards OptionsSM Monthly Statement and Program News

American Express®



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

www.americanexpress.com/rewards

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

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

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

Available Points
1,591

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

Account Summary	Opening points balance	1,591
	New points earned	0
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	1,591

New Points Earned

10/01/04 - 10/31/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Optima [Redacted]	0	0	0
Totals	0	0	0

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



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.

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.

Disclosed for [REDACTED] **DUPLICATE COPY**

Membership Rewards® Account Number
[REDACTED]

American Express®



Optima®
from American Express

1,591
Membership Rewards®
Points Available
at 11/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For
[Redacted]

Account Number
[Redacted]

Closing Date
01/16/05

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
5,905.40	0.00	+176.43	=6,081.83	531.11

Payment Due Date
02/10/05

Minimum Amount Due
Includes:
Past due amount
\$374.68
This month's amount due
\$156.43
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 01/16/05	Total Credit Line \$ 5,900.00	Available Credit Line \$ 0.00	Cash Advance Limit \$ 200.00	Available Cash Limit \$ 0.00
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Urgent notice - your account is cancelled. Remit payment immediately.

Your account is overlimit. Please pay at least \$531.11, plus any additional charges you have incurred since the date of this billing statement, to avoid any overlimit fees on your next statement. Please see your Cardmember Agreement for additional terms and conditions that may apply.

Contact us at www.americanexpress.com or call Customer Service at 1-800-635-5955.

Activity * Indicates posting date

Total of Payment Activity	0.00
New Activity for [Redacted]	
01/11/05 DELINQUENCY FEE ASSESSMENT MIN PAYMENT NOT RECEIVED BY DUE DATE	35.00
01/16/05 Periodic FINANCE CHARGE	141.43
Total of New Activity	176.43

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

Payment Coupon

Account Number
[Redacted]

[Redacted]
GERMANTOWN

MD 20876-5960



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



Payment Due Date:
02/10/05

Total New Balance
\$ 6,081.83

Minimum Amount Due
\$531.11

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

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

Note any address and/or telephone number change on reverse side. Unless you check here, this change will apply to all of your Card Accounts except any Corporate Card Accounts you have.

[Redacted] 000608183000053111 17HH

DUPLICATE COPY

Prepared For

Account Number
XXXX-XXXX

Page 2 of 6

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB), in the enclosed envelope with the remittance stub attached and account number listed on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number noted to the right. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

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

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To Pay By Phone
1-800-472-9297

Customer Service
1-800-635-5955
24 hours/7 days

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm, EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
in NY: 1-800-552-1897



Correspondence

Customer Service
777 American
Expressway
Ft. Lauderdale, FL
33337-0001

Funds Access Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address
If correct on front
do not use

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

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

DUPLICATE COPY

Prepared For [REDACTED]

Account Number
XXXX-XXXX [REDACTED]

Closing Date
01/16/05

Finance Charges Billing days this period: 32	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	5,924.71	0.0746%	27.24%	27.24%	141.43
Cash Advances	0.00	0.0746%	0.00%	27.24%	0.00
					141.43

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For



Account Number
XXXX-XXXX



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