

**Centurion® Card  
Statement of Account**

**4,243,456**  
**Membership Rewards®  
Points Available**  
at 01/29/04, when charges are paid in full  
and all your accounts are in good standing.

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**3715-657814-31005**

Closing Date  
**01/29/04**

Page 1 of 7

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
7,784.70	-7,784.70	+6,484.17	<b>6,484.17</b>

**Please Pay By  
02/13/04**

Please refer to page 4  
for important information  
regarding your account

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.

**Delta's New Gold Medallion® Program Benefits**

Effective January 1, 2004, Delta Air Lines' new upgrade policy and additional benefits will be available to Gold Medallion members to help make their trips more enjoyable. Without meeting any minimum requirements, you are eligible to enroll in the Delta SkyMiles® Gold Medallion program. Just call Centurion Member Services at **1-877-877-0987** to enroll and receive all the special services to which you are entitled. All standard Delta SkyMiles program rules and conditions apply.

Activity	Amount \$
01/12/04* Payment Received - Thank You	7,784.70
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>	
Card XXXX-XXXX-31005	Amount \$
01/21/04* WORLD WIDE EVENT GROFORT LEE NJ 0000-0121 THEATRICAL PRODUCERS	-450.00 Credit
12/27/03 FREDERIC FEKKAI NY NY 00 137291 BARBER/BEAUTY SHOP ROC No. 000000	171.20
12/31/03 AMAZON.COM SUPERSTORAMAZON.COM WA 00 IFXWTBG6W MERCHANDISE ROC No. 000000	15.19
01/02/04 FREDERIC FEKKAI NY NY 00 137296 BARBER/BEAUTY SHOP ROC No. 000000	104.99

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

**Payment Coupon**

Account Number  
**3715-657814-31005**

**Please Pay By:  
02/13/04**

Continued on Page 3

Please enter account number on all checks and correspondence.

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

**Total Amount Due  
\$6,484.17**

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 may have.

Mail Payment to:

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

0000371565781431005 000648417000648417 25 H

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Page 2 of 7

**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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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 and  
Lost or Stolen Card  
1-877-877-0987  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



Correspondence

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

Change of Address  
If correct on front  
do not use

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
01/29/04

Page 3 of 7

Due in Full continued				Amount \$
01/03/04	COMPUSA#0611	WEST PALM BEA	FL	1,141.26
	00			
	100028286	33409		
	ROC No. 000000			
01/06/04	TASCHEN AMERICA, LLC	BEVERLY HILLS	CA	1,500.00
	00			
	VFME93954	BOOK STORE		
	ROC No. 000000			
01/06/04	FREDERIC FEKKAI	NY	NY	326.48
	00			
	8555051	BARBER/BEAUTY SHOP		
	ROC No. 000000			
01/08/04	AMAZON.COM SUPERSTORA	AMAZON.COM	WA	17.97
	00			
	KN1CH3F61	MERCHANDISE		
	ROC No. 000000			
01/13/04	FREDERIC FEKKAI	NY	NY	288.32
	00			
	505051	BARBER/BEAUTY SHOP		
	ROC No. 000000			
01/13/04	SALON AKS	NEW YORK	NY	286.41
	00			
	013141352	HAIR/NAILS/SKIN CARE		
	ROC No. 000000			
01/15/04	FREDERIC FEKKAI	NY	NY	171.20
	00			
	172027	BARBER/BEAUTY SHOP		
	ROC No. 000000			
01/16/04	AMERICAN AIRLINES	SAN ANTONIO	TX	210.20
	TKT# 0017479833334			
	Routing Details Not Available			
	Passenger Name:			
	Document Type: 00000000			
01/16/04	TRAVELOCITY	18002569089	TX	5.00
	00			
	011609165	TRAVEL/TOURS/FEES		
	ROC No. 000000			
01/21/04	WORLD WIDE EVENT GRO	FORT LEE	NJ	450.00
	00			
	0000-0121	THEATRICAL PRODUCERS		
	ROC No. 000000			
01/21/04	WORLD WIDE EVENT GRO	FORT LEE	NJ	450.00
	00			
	0000-0121	THEATRICAL PRODUCERS		
	ROC No. 000000			
01/21/04	FREDERIC FEKKAI	NY	NY	171.20
	00			
	100514	BARBER/BEAUTY SHOP		
	ROC No. 000000			

Continued on reverse

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Page 4 of 7

<b>Due in Full continued</b>			Amount \$
01/23/04	HICKEY CHEMISTS LTD NEW YORK NY 07910908 PRESC NDRIES		124.75
01/24/04	TASCHEN AMERICA, LLC BEVERLY HILLS CA 00 VXYE88038 BOOK STORE  ROC No. 000000		1,200.00
01/28/04	THE NEW AMSTERDAM TH NEW YORK NY 00 343000620 TICKET AGENCIES  ROC No. 000000		300.00
<b>Total Due in Full Activity</b>			<b>6,484.17</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 9.89%, the DPR is 0.0271%

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

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# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

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

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

American Express  
Membership Rewards  
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  
**JEFFREY E EPSTEIN**  
Membership Rewards<sup>®</sup> Account Number  
**1M33334712**

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

Available Points

**4,243,456**

Everyday Spend Points  
earned this period:  
**22,773**

American Express<sup>®</sup>



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

## Account Summary

Opening points balance	4,108,837
New points earned	+134,619
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=4,243,456</b>

## New Points Earned

11/01/03 - 11/30/03	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	821	0	0	821
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	2,771	0	0	2,771
Add'l Gold 3718-463688-44012	1,412	0	0	1,412
Add'l Gold 3718-463688-43030	21,191	0	0	21,191
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	26,696	4,345	2,000 I Love NY Double Points 6073	33,041
Add'l Gold 3727-686332-63027	39,341	17,978	0	57,319
Add'l Gold 3727-686332-62060	17,242	450	372 Choice Hotels 2x Pts 8970	18,064
<b>Totals</b>	<b>109,474</b>	<b>22,773</b>	<b>2,372</b>	<b>134,619</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

## Earn More! New ways to earn points.

### IMPORTANT NOTICE OF MEMBERSHIP REWARDS<sup>®</sup> 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)



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.



**IMPORTANT NOTICE OF MEMBERSHIP REWARDS® PROGRAM CHANGES**

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

Please note important program changes.

(MR Message 9193)

**Get Great Value with National!**



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

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

(MR Message 1098)

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

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



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

Shop at [ftd.com/amexpromo](http://ftd.com/amexpromo) and earn 10x Points.

(Bonus ID 1675)

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

**Earn 10,000 Hilton HHonors® bonus points!**



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

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

(MR Message 9307)

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



**Discontinuation of Amtrak® Benefit**



As of January 11, 2004, Centurion® members will no longer receive complimentary access to Amtrak® ClubAcela™ lounges with the purchase of a same-day ticket. We regret any inconvenience this may cause. To learn about new benefits, including travel programs, see the exclusive Centurion newsletter, which is enclosed with your monthly American Express® Card statement or call Centurion Members Services.

For more information on your Centurion membership benefits and services, please call Centurion Member Services at 1-877-877-0987 Option 3.

(CE 104122)

**28 New Properties Added**



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

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

To make reservations or to learn more about *Fine Hotels & Resorts*, call CTS at 1-877-877-0987 or refer your travel professional to CTS.

(CE 104124)

**Special Access Packages at Madison Square Garden**



As a Centurion® member, this season experience the action with Hockey Legends Nights and Basketball Courtside Nights tickets. With this special VIP package, you can meet with an alumnus of the home team or another special guest, enjoy a buffet dinner and open bar at the Club restaurant, and watch the competition heat up with premium seats.

For available dates, visit [www.americanexpress.com/luxurysuites](http://www.americanexpress.com/luxurysuites), and click on "Madison Square Garden" or call 1-800-321-RSVP, 8am to 11pm EST. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited.

Call 1-800-321-RSVP, 8am to 11pm EST to purchase your seats today.

(CE 104125)

**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](http://www.americanexpress.com/alerts).

(CE 104153)

**Now Accepting the American Express® Card!**



**Law America** - A plan that provides legal protection with law firms nationwide. Benefits include trial representation. 1-800-453-9376. [www.lawamerica.net](http://www.lawamerica.net)

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

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

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

(CE 104070)

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

Centurion® Card Statement of Account

4,442,550 Membership Rewards® Points Available at 02/29/04, when charges are paid in full and all your accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 02/29/04

Page 1 of 8

Summary table with columns: Previous Balance \$ (6,484.17), Payment Activity \$ (-6,484.17), New Activity \$ Inc. Adjustments (+11,943.64), New Balance \$ (11,943.64)

Please Pay By 03/15/04

Please refer to page 3 for important information regarding your account

Effective March 15th, 2004 significant changes to the Membership Rewards® program will be implemented. Please refer to your Membership Rewards point summary statement for further details.

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received, Amazon.com, Telecharge Svce, Hoewel Pharmacy, Dr Thomas J Magnani, Metamatrix Inc, Salon Aks.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 03/15/04

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

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

Total Amount Due \$11,943.64

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 may have.

Mail Payment to:

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

Small square box for address change confirmation

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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 and  
Lost or Stolen Card  
1-877-877-0987  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



Correspondence

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

Change of Address  
If correct on front  
do not use

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

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 8

DUPLICATE COPY

# Membership Rewards Plus™ Monthly Statement and Program News

American Express®



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

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

American Express  
Membership Rewards  
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

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

Available Points

**4,442,550**

Everyday Spend Points  
earned this period:  
**32,367**

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

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

## Account Summary

Opening points balance	4,243,456
New points earned	+199,094
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=4,442,550</b>

## New Points Earned

12/01/03 - 12/31/03	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	7,784	0	0	7,784
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	36,468	0	0	36,468
Add'l Gold 3718-463688-44012	542	0	0	542
Add'l Gold 3718-463688-43030	13,022	71	0	13,093
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	65,824	6,019	0	71,843
Add'l Gold 3727-686332-63027	39,823	26,109	0	65,932
Add'l Gold 3727-686332-62060	3,264	168	0	3,432
<b>Totals</b>	<b>166,727</b>	<b>32,367</b>	<b>0</b>	<b>199,094</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

## Earn More! New ways to earn points.

### Earn Double Points on Toshiba Computer Products

Shop online at [www.shoptoshiba.com](http://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](http://www.shoptoshiba.com)

(Bonus ID 1609)

# TOSHIBA

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.

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.



### 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](http://www.smithandwollensky.com) or call 1-877-783-2555.

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

(MR Message 8015)

### 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](http://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.

### Rewarding Ski Vacations from Vail Resorts!



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

Call 1-888-671-2047 or visit [www.snow.com](http://www.snow.com) for packages, pricing, and information.

(MR Message 8139)

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

### US Airways® Announces New Nonstop Service



U·S AIRWAYS

With service to over 400 destinations worldwide, US Airways is pleased to announce its new nonstop service between Charlotte and La Romana, Dominican Republic. Enjoy the world-renowned golf courses and white sand beaches unique to this eastern region of the Dominican Republic. Redeem Membership Rewards® points for reward travel on US Airways to this or other exciting destinations in the Caribbean.

To learn more and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). To book award travel, visit [www.usairways.com](http://www.usairways.com)

(MR Message 1040)



**Centurion® Concierge - A Service to Enhance Your Life**



Imagine your own dedicated staff standing by 24 hours a day, to provide assistance with your social and professional activities. Centurion Concierge is your resource for all of your personal shopping, dining and entertainment needs. Whether you're trying to find a rare, signed first edition by your favorite author or this year's hottest must-have, Concierge can help you with virtually any request from helping to plan celebrations to making last-minute dinner reservations.

Centurion Concierge is available to you around the clock from anywhere in the world by calling 1-877-877-0987.

(CE 104246)

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

**Premium Global Assist - Travel with Confidence**



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

For assistance, call Centurion Member Services at 1-877-877-0987, option 3.

(CE 104164)

Terms and Conditions apply.

**Enjoy Access to Once-in-a-Lifetime Experiences**



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

For more details on upcoming *By Invitation Only* events, call 1-800-455-1657.

(CE 104163)

Terms and Conditions apply.

**Enjoy Access to Delta Crown Room Clubs®**



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

Terms and Conditions apply. For full program details and a list of locations, call Centurion Member Services at 1-877-877-0987.

(CE 104247)

**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](http://www.napster.com).

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

**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](http://www.avdeals.com).

(CE 104176)

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

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 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 104193)

**The 2004 South Beach Wine & Food Festival in Miami**



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

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

(CE 104233)

**Carry the TravelFunds® Card from American Express**



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

\*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](http://www.americanexpress.com) or call 1-888-412-6945.

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

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

Centurion® Card Statement of Account

4,570,318 Membership Rewards® Points Available at 01/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 03/29/04

Page 1 of 10

Summary table with columns: Previous Balance \$ (11,943.64), Payment Activity \$ (-11,943.64), New Activity \$ Inc. Adjustments (+12,500.94), New Balance \$ (12,500.94)

Please Pay By 04/13/04

Please refer to page 4 for important information regarding your account

See Page 7 For A Notice Of Changes To Your Agreement

See Page 9 For An Important Privacy Notice

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Activity \* Indicates posting date Amount \$

03/07/04\* Payment Received - Thank You -11,943.64

Due in Full Activity for JEFFREY E EPSTEIN

Table of activity items including travel bookings (SHUTTERS-LODGING) and other charges with dates, locations, and amounts.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 04/13/04

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

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

Total Amount Due \$12,500.94

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



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

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 may have.

Small square box for change notification





**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
03/29/04

Page 3 of 10

Due in Full continued				Amount \$
03/02/04	FREDERIC FEKKAI NY NY			589.05
	BARBER/BEAUTY SHOP ROC No. 0000003323			
03/03/04	SALON AKS NEW YORK NY			208.30
	HAIR/NAILS/SKIN CARE			
03/03/04	FREDERIC FEKKAI NY NY			342.39
	BARBER/BEAUTY SHOP ROC No. 0000003496			
03/03/04	AMAZON.COM SUPERSTORAMAZON.COM WA			17.96
	MERCHANDISE ROC No. 0036472575			
03/05/04	DELTA AIR LINES SAN ANTONIO TX			87.60
	DELTA AIR LINES From: WEST PALM BEACH FL To: LAGUARDIA INTL A/P NOT AVAILABLE Carrier: DL Class: TW Ticket Number: 00674902681434 Date of Departure: 03/10 Passenger Name: KIEDIS/D Document Type: PASSENGER TICKET			
03/05/04	DELTA AIR LINES SAN ANTONIO TX			87.60
	DELTA AIR LINES From: WEST PALM BEACH FL To: LAGUARDIA INTL A/P NOT AVAILABLE Carrier: DL Class: TW Ticket Number: 00674902681423 Date of Departure: 03/10 Passenger Name: DIFONZO/C Document Type: PASSENGER TICKET			
03/05/04	FREDERIC FEKKAI NY NY			171.20
	BARBER/BEAUTY SHOP ROC No. 0000004023			
03/05/04	TRAVELOCITY 18002569089 TX			10.00
	TRAVEL/TOURS/FEES ROC No. 0000000594			
03/09/04	THE CHARLES HOTEL CAMBRIDGE MA			1,594.47
	LODGING ROC No. 114894			
03/10/04	FREDERIC FEKKAI NY NY			171.20
	BARBER/BEAUTY SHOP ROC No. 0000000600			
03/11/04	FREDERIC FEKKAI NY NY			156.20
	BARBER/BEAUTY SHOP ROC No. 0000000805			
03/18/04	AMAZON.COM SUPERSTORAMAZON.COM WA			30.48
	MERCHANDISE ROC No. 0042088393			
03/22/04	CHRISTIE,MANSON & WOLONDON UK			97.77
	PUBLICATIONS CATALOGUES ROC No. 0000024683			
03/22/04	SOTHEBY'S 800-444-3709 CT			63.60
	CATALOG SUBS ROC No. 0043896498			
03/24/04	CARMINE'S 91ST NEW YORKNY			314.50
	FOOD/BEV FOOD/BEV 264.50 TIP 50.00			

Continued on reverse

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Page 4 of 10

Due in Full continued

Amount \$

03/25/04 DELTA AIR LINES MANKATO MN 291.19

DELTA AIR LINES

From:

WEST PALM BEACH FL

To:

ATLANTA GA

CLEVELAND OH

Carrier:

DL

DL

Class:

MA

MA

Date of Departure: 03/26

Ticket Number: 00675467435532

Passenger Name

Document Type: PASSENGER TICKET

03/25/04 ORBITZ LLC CHICAGO IL 6.00

ORBITZ \* SERVICE FEES

ROC No. 008236328

03/25/04 FREDERIC FEKKAI NY NY 406.82

BARBER/BEAUTY SHOP

ROC No. 0000004393

Total Due in Full Activity

12,500.94

Important Notice

Information on Flexible Payment Features

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

For Sign & Travel, the APR is 9.89%, the DPR is 0.0271%

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

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

American Express<sup>®</sup>



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

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

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

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

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards<sup>®</sup> Account Number  
**1M33334712**

Available Points

**4,570,318**

Everyday Spend Points  
earned this period:  
**17,724**

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

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

## Account Summary

Opening points balance	4,442,550
New points earned	+127,768
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=4,570,318</b>

## New Points Earned

01/01/04 - 01/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	6,482	125	0	6,607
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	5,136	0	0	5,136
Add'l Gold 3718-463688-44012	639	0	0	639
Add'l Gold 3718-463688-43030	13,844	0	0	13,844
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	34,658	9,264	0	43,922
Add'l Gold 3727-686332-63027	44,860	7,649	0	52,509
Add'l Gold 3727-686332-62060	4,425	686	0	5,111
<b>Totals</b>	<b>110,044</b>	<b>17,724</b>	<b>0</b>	<b>127,768</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1050 (297-1050). From overseas, call collect 305-816-2799.

## Earn More! New ways to earn points.

### Important Notice of Membership Rewards<sup>®</sup> 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<sup>®</sup>, Centurion<sup>®</sup> 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.

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.



POTTERY BARN

### Redeem Points for Pottery Barn Brands Certificates

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

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

(MR Message 3219)

**Marriott**  
REWARDS.

### Plan Your Next Vacation with Marriott Rewards®

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

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

(MR Message 4508)

**Continental**  
Airlines 

### Fly to Japan for only 30,000 Membership Rewards® Points!

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

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

(MR Message 2100)

Offer valid only on Continental Airlines-operated flights. Itinerary must include Continental flight 67/8/9. Restricted travel dates apply. Mileage purchase not available. Terms and Conditions of the OnePass program apply. 1,000 Membership Rewards points equals 1,000 OnePass Miles.

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

**THE**  
**SHARPER**  
**IMAGE**

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

Shop today at [www.sharperimage.com/amexbonus](http://www.sharperimage.com/amexbonus) and earn 5x points.

(Bonus ID 1076)

Offer valid ONLY when you go to [www.sharperimage.com/amexbonus](http://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

### Earn DOUBLE Points from Spa Finder - All Year!

**Spa finder**®

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

Visit [www.spafinder.com](http://www.spafinder.com) or call 1-888-ALL-SPAS and start earning double points!

(Bonus ID 6441)

Offer valid through 12/31/04. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited within 6-8 weeks. Bonus ID: 6441

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

## Notice of Changes to Your Agreement

We are making **important Changes** to your American Express Cardmember Agreement 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.

### Annual Fees for Basic and Additional Cards

Effective immediately, the section of your Cardmember Agreement entitled **Annual Fees** is replaced with the following:

"We will bill your Account an annual fee of \$1,000 for the Basic Card, \$500 for each Additional Card, \$175 for each Additional Platinum Card, and \$45 for each Additional Gold Card on your Account."

### Dishonored Payment Fee (Effective May 8, 2004)

We are increasing the fee to \$38 whenever any check, similar instrument, electronic payment order that we receive, or a check presented at an American Express Travel Services Office or other authorized location is not honored by your bank or other financial institution.

Accordingly, we are amending the **Other Fees** section of your Cardmember Agreement applicable to Dishonored Payments by replacing "\$29" with "\$38." We are also replacing the "\$29" with "\$38" in the **Fees** section of your "Agreement between Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Funds Transfer Services."

### APR Applicable to Features for Accounts (Effective with billing periods ending in June 2004)

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

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

APR Applicable to Accounts in Default: We are changing the Default Rate on all Features from a fixed APR of 23.99% to a variable APR equal to the Prime Rate plus 21.99%. This change will apply to Accounts that are at the Default Rate as of the effective date as well as Accounts that go into default in the future.

Accordingly, the sentence in the **Finance Charges on Features** section of your Cardmember Agreement that describes the Default Rate is replaced with the following sentence:

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

### Monthly Payment-Minimum Payment (Effective with billing periods ending in October 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 substituting the third paragraph of the section of your Agreement entitled **Billing Statements/Amount Due** with the following:

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

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

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

## 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](http://www.americanexpress.com). We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

- (1) 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.

**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](http://www.americanexpress.com/preferences).

**Additional Information About Your Opt Out Choices**

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

**Information Security**

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

**Former Customers**

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

**For Vermont Cardmembers Only**

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

**Centurion® Card  
Statement of Account**

**4,722,440**  
**Membership Rewards®**  
**Points Available**  
at 02/29/04, when charges due are paid in full and all accounts are in good standing.

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**3715-657814-31005**

Closing Date  
**04/29/04**

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
12,500.94	-12,500.94	+6,960.18	<b>6,960.18</b>

**Please Pay By  
05/14/04**

Please refer to page 3 for important information regarding your account

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.

**Centurion® Concierge - Dedicated to Your Needs**

Your personal Centurion Concierge can help you with virtually any request, at any hour, anywhere in the world. Let Concierge secure reservations at an international or domestic restaurant for a special occasion or upcoming trip, locate goods and services unavailable locally, research entertainment options, arrange for special Mother's Day gifts and flowers and much more. It's like having a personal assistant with you while at home or while traveling abroad. Call Centurion Member Services at **1-877-877-0987**, option 2 to take advantage of the professional lifestyle assistance available to you.

Activity	Amount \$
04/06/04* Payment Received - Thank You	12,500.94
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>	
Card XXXX-XXXX-31005	
03/30/04 PASSPORTS & VISA.COMALPHARETTA GA PASSPORT COMPANY ROC No. 0000000014	107.00
04/03/04 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000006828	156.20
04/03/04 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000006826	442.55
04/13/04 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000009131	156.20
04/14/04 TASCHEM AMERICA, LLCBEVERLY HILLS CA BOOK STORE ROC No. 0000004114	1,200.00

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

**Payment Coupon**

Account Number  
**3715-657814-31005**

**Please Pay By:  
05/14/04**

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

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

**Total Amount Due  
\$6,960.18**

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 may have.

Mail Payment to:

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

0000371565781431005 000696018000696018 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX4-31005

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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. Lost or Stolen Card: If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your correspondence, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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 and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-0050
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

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

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

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

Change of Address

If correct on front
do not use

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

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

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Closing Date  
**04/29/04**

Page 3 of 8

<b>Due in Full continued</b>				<b>Amount \$</b>
04/14/04	TASCHEN AMERICA, LLC	BEVERLY HILLS	CA	1,500.00
	BOOK STORE ROC No. 0000004105			
04/16/04	FREDERIC FEKKAI	NY	NY	15.00
	BARBER/BEAUTY SHOP ROC No. 0000000087			
04/16/04	THE CHARLES HOTEL	CAMBRIDGE	MA	281.13
	LODGING ROC No. 122330			
04/16/04	THE CHARLES HOTEL	CAMBRIDGE	MA	1,608.62
	LODGING ROC No. 122329			
04/17/04	THE CHARLES HOTEL	CAMBRIDGE	MA	6.30
	LODGING ROC No. 122330			
04/17/04	THE CHARLES HOTEL	CAMBRIDGE	MA	13.91
	LODGING ROC No. 122329			
04/21/04	SALON AKS	NEW YORK	NY	442.64
	HAIR/NAILS/SKIN CARE			
04/22/04	AMTRAK	INTERNET	DC	204.00
	AMTRAK Routing Details Not Available Ticket Number: 55402453015719 Passenger Name: <span style="background-color: black; color: black;">XXXXXXXXXX</span> Document Type: VENDOR SALE			
			Date of Departure: 04/22	
04/22/04	FREDERIC FEKKAI	NY	NY	337.18
	BARBER/BEAUTY SHOP ROC No. 0000001524			
04/24/04	FREDERIC FEKKAI	NY	NY	318.25
	BARBER/BEAUTY SHOP ROC No. 0000002188			
04/28/04	FREDERIC FEKKAI	NY	NY	171.20
	BARBER/BEAUTY SHOP ROC No. 0000002964			
<b>Total Due in Full Activity</b>				<b>6,960.18</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 9.89%, the DPR is 0.0271%

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 8

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

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

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

American Express  
Membership Rewards  
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  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number  
**1M33334712**

Available Points  
**4,722,440**

Everyday Spend Points  
earned this period:  
**23,764**

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

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

## Account Summary

Opening points balance	4,570,318
New points earned	+152,122
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=4,722,440</b>

## New Points Earned

02/01/04 - 02/29/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	11,944	20	3,490 <small>CenturionMR Partner Bonus 7242</small>	15,454
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	15,163	0	0	15,163
Add'l Gold 3718-463688-44012	1,762	91	0	1,853
Add'l Gold 3718-463688-43030	36,105	0	0	36,105
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	44,103	19,114	0	63,217
Add'l Gold 3727-686332-63027	13,049	4,313	0	17,362
Add'l Gold 3727-686332-62060	2,742	226	0	2,968
<b>Totals</b>	<b>124,868</b>	<b>23,764</b>	<b>3,490</b>	<b>152,122</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

## Earn 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.

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

(MR Message 8028)

### Introducing Aeroplan®/Air Canada!

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

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

(MR Message 7057)

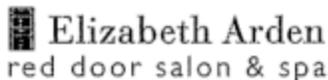


### Double Points for Mother's Day at Elizabeth Arden

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](http://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.

### 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](http://www.ftd.com/amexpromo).

Shop at [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo) this Mother's Day.

(Bonus ID 1675)



Offer valid on purchases from [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo) through 12/31/04. Cannot be combined with any other offers or special promotions. Not valid on Disney® products. To be eligible for bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points are credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1675.

### Redeem for Stays at Hyatt Hotels and Resorts®!

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

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

(MR Message 6304)



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



**Maintain Communications While Abroad**



Centurion members who travel to any of 140 countries worldwide can maintain contact with family and business associates by renting an international wireless phone. You will receive your phone free of charge for up to 30 days on all wireless phone rentals of one week or more, so you only pay for the calls you make. And, new for 2004, free protection against phone theft or accidental damage is also included.

All charges for phone rental, phone purchase, and calls must be charges to your Centurion® Card from American Express. Full Terms and Conditions apply.

For more information or to order, call  
**1-877-877-0987**, option 1.  
Use offer code  
**CSM404.**

(CE 104303)

**Airport Club Access Around the World**



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

Program Terms and Conditions apply. For full Terms and Conditions, call Centurion Member Services at 1-877-877-0987, option 3.

For more information on lounge locations, call Centurion Member Services at  
**1-877-877-0987** option 3.

(CE 104301)

**Enjoy Fine Dining Around the World**



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

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

To make a *Fine Dining* reservation, call Concierge at  
**1-877-877-0987**, option 2.

(CE 104342)

**FEE-FREE American Express® Travelers Cheques!**



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

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

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

(CE 104335)

**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](http://www.tasteofthenation.org/amex). One-hundred percent of ticket proceeds go towards anti-hunger and anti-poverty programs.

[www.tasteofthenation.org/amex](http://www.tasteofthenation.org/amex).

(CE 104318)

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.

**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](http://www.aarp.org/amex) and enter promotion code 101.

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

(CE 104331)

**Now Accepting the American Express® Card**



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

**Pan American Airways** - Serving New England, Myrtle Beach, SC, Florida and the Caribbean. Visit [www.Flypanam.com](http://www.Flypanam.com) or call 1-800-FLYPANAM and experience our comfort and convenience.

**National Product Sales** - NPS is focused on the customer looking for great values. Join us on the Web at [www.E-NPS.com](http://www.E-NPS.com). Also, check out our great values at [www.NPSBookie.com](http://www.NPSBookie.com).

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

(CE 104270)

**Centurion® Card  
Statement of Account**

**4,835,744**  
**Membership Rewards®**  
**Points Available**  
at 03/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**3715-657814-31005**

Closing Date  
**05/30/04**

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
6,960.18	-6,960.18	+6,800.35	<b>6,800.35</b>

**Please Pay By  
06/14/04**

Please refer to page 3 for important information regarding your account

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.

**CTS - Your Full-Service Travel Agency**

At Centurion Travel Service (CTS), your highly experienced Centurion Travel Counselor will handle all of the details of your next trip, whether you're off on vacation or traveling abroad for business. With one toll-free call, you can make air, hotel, car rental arrangements and even plan an adventure vacation or exotic cruise. And, when you arrange your travel through CTS, you'll also enjoy valuable upgrades and amenities. To make a reservation, call CTS at **1-877-877-0987, option 1** or refer your travel agent to CTS. American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192.

<b>Activity</b> * Indicates posting date				Amount \$
05/10/04*	Payment Received - Thank You			-6,960.18
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>				Amount \$
Card XXXX-XXXXXX-31005				
04/29/04	KAPLAN-NMSR	LOS ANGELES	CA	5,520.00
	TUITION/FEES			
05/12/04	FREDERIC FEKKAI	NY	NY	267.71
	BARBER/BEAUTY SHOP ROC No. 0000006842			
05/27/04	SALON AKS	NEW YORK	NY	234.34
	HAIR/NAILS/SKIN CARE			
05/27/04	BTC 2000 INC	NEW YORK	NY	25.00
	TRAVEL TAX PREPARATION SERVICE			

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

**Payment Coupon**

Account Number  
**3715-657814-31005**

**Please Pay By:  
06/14/04**

Continued on Page 3

Please enter account number on all checks and correspondence.

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

**Total Amount Due  
\$6,800.35**

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 may have.

Mail Payment to:

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

0000371565781431005 000680035000680035 25 H



**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
05/30/04

Page 3 of 8

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<b>Due in Full continued</b>				Amount \$
05/28/04	BRITISH AIRWAYS	NEW YORK	NY	753.30
	BRITISH AIRWAYS			
	From:	To:	Carrier:	Class:
	SOFIA BULGARIA	LONDON HEATHROW UK	BA	ML
		J F KENNEDY A/P NY	BA	ML
		LONDON HEATHROW UK	BA	LL
		SOFIA BULGARIA	BA	LL
	Ticket Number: 12575079519774		Date of Departure: 06/14	
	Passenger Name: EVTIMOVA/K			
	Document Type: PASSENGER TICKET			
<b>Total Due in Full Activity</b>				<b>6,800.35</b>

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**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 9.89%, the DPR is 0.0271%

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 8

DUPLICATE COPY

# Membership Rewards Plus™ Monthly Statement and Program News

American Express®



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

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

American Express  
Membership Rewards  
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

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

Available Points

**4,835,744**

Everyday Spend Points  
earned this period:  
**23,158**

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

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

## Account Summary

Opening points balance	4,722,440
New points earned	+113,304
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=4,835,744</b>

## New Points Earned

03/01/04 - 03/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	12,501	0	467 CenturionMR Partner Bonus 7242	12,968
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	8,548	0	0	8,548
Add'l Gold 3718-463688-44012	117	0	0	117
Add'l Gold 3718-463688-43030	13,831	0	0	13,831
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	16,903	2,041	0	18,944
Add'l Gold 3727-686332-63027	32,982	20,891	0	53,873
Add'l Gold 3727-686332-62060	4,797	226	0	5,023
<b>Totals</b>	<b>89,679</b>	<b>23,158</b>	<b>467</b>	<b>113,304</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

## Earn 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.

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.



### 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](http://www.golfacademy.net) for more information.

To redeem Membership Rewards points visit, [www.americanexpress.com/rewards](http://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](http://www.spaceadventures.com) or call **1-888-85-SPACE (77223)**.

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

(MR Message 5209)



### 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](http://www.GiftSense.com) offers quality products, dependable delivery, secure transactions and guaranteed satisfaction.

Earn 10X points at [www.giftsense.com/amexmr1](http://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.

### Introducing a Nike Golf Exclusive



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

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

(MR Message 4221)

### 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](http://SmithandHawken.com)

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

(MR Message 6433)



**Tiger Woods and Other Great Golfers in Ireland**



From October 1 through October 3, 2004, you can attend the World Golf Championships--American Express Championship in Kilkenny, Ireland. You'll enjoy exclusive, on-course hospitality and the opportunity to walk inside the ropes with two professional golfers during competitive play. You're also invited to attend a special evening function featuring Tiger Woods.\*

To purchase your package or to request additional information, call **1-800-321-RSVP** from 8am-11pm ET beginning May 4th.

(CE 104417)

\*Tiger Woods' appearance is subject to change. Package is non-refundable and airfare is not included in the package price. Package details are subject to change.

**Los Angeles Baseball Tickets and Suites Now on Sale**



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

Call **1-800-321-RSVP** 8am to 11pm ET for more information or to purchase tickets.

(CE 104418)

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

**Special Access with Elite Frequent Flyer Benefits**



Without having to meet any mileage requirements, you are entitled to enroll in the Gold Elite level of the frequent-flyer programs of Continental Airlines, Delta Air Lines, and US Airways®. You'll receive all of the current program benefits and accrue miles at an accelerated rate.

To take advantage of these valuable benefits, contact Centurion Member Services (CMS) at **1-877-877-0987**, option 3.

(CE 104446)

Benefits vary from program to program and are subject to change without written notice. Benefits are based upon space availability. The Terms and Conditions of each individual partner program apply. Partner programs require enrollment. Participating partners are subject to change.

**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](http://www.takingcarelife.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 104361)

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

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

**Give American Express Gift Cheques® Today!**



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

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

(CE 104421)

\*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.

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.

**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](http://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](http://www.americanexpress.com/buytfc) or call 1-888-412-6945.

**Use Your Card to Help Sick Children and Their Families**

For a list of participating merchants, and to learn more, visit [www.americanexpress.com/makeroomtoheal](http://www.americanexpress.com/makeroomtoheal).

(CE 104411)



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

Centurion® Card Statement of Account

4,981,080 Membership Rewards® Points Available at 04/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 06/29/04

Page 1 of 7

Table with 4 columns: Previous Balance \$ (6,800.35), Payment Activity \$ (-6,800.35), New Activity \$ Inc. Adjustments (+3,665.03), New Balance \$ (3,665.03)

Please Pay By 07/14/04

Please refer to page 3 for important information regarding your account

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Earn Double Points on the Centurion® Card

Earn double Membership Rewards® points for your purchases when you use the Centurion Card at supermarkets, drugstores, gas stations, the U.S. Postal Service, and to pay wireless phone bills. Double points for everyday purchases is an ongoing benefit of your Centurion membership. And, you'll continue to earn one point for virtually every dollar charged to the Card when making other purchases. For more information, call Centurion Member Services at 1-877-877-0987, option 3. Offer applies at qualifying stand-alone drug stores, gas stations, and the U.S. Postal Service. Not valid in the departments of superstores or warehouse clubs. To pay your wireless phone bill automatically, please call your wireless provider.

Activity table with columns: Date, Description, Amount \$. Includes entries for 06/20/04 (Payment Received), 06/03/04 (SALON AKS), 06/04/04 (FULL ACCESS ENTERTAINMENT), 06/08/04 (FREDERIC FEKKAI), 06/09/04 (US AIRWAYS).

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

Payment Coupon Account Number 3715-657814-31005

Please Pay By: 07/14/04 Please enter account number on all checks and correspondence.

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

Total Amount Due \$3,665.03

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

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

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

0000371565781431005 000366503000366503 25 H

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Page 2 of 7

**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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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](http://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 and  
Lost or Stolen Card  
1-877-877-0987  
**24 hours/7 days**

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



**Correspondence**

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

**Change of Address**

If correct on front  
do not use

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
06/29/04

Page 3 of 7

<b>Due in Full continued</b>				<b>Amount \$</b>
06/09/04	ORBITZ LLC	CHICAGO	IL	6.00
	ORBITZ * SERVICE FEES ROC No. 009784135			
06/10/04	INFINITY	NEW YORK	NY	143.39
	APPAREL/ACCESS			
06/14/04	JETBLUE	SALT LAKE	UT	236.40
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	SAN JUAN PUERTO RI	B6	R1
	NOT AVAILABLE			
	Date of Departure: 06/17			
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
06/16/04	CAPE AIR	RESERVATIIYANNIS	MA	119.50
	TRANSPORTATION SERVICES			
06/16/04	CAPE AIR	RESERVATIIYANNIS	MA	119.50
	TRANSPORTATION SERVICES			
06/21/04	M.M. & A.	ELM CREEK	NE	278.00
	COMPUTER CONSLT/SOFTWAR ROC No. 0000000000			
06/22/04	POLO RETAIL CORP	NEW YORK	NY	1,475.13
	APPAREL/ACCESSORIES			
06/22/04	FREDERIC FEKKAI	NY	NY	171.20
	BARBER/BEAUTY SHOP ROC No. 0000007531			
<b>Total Due in Full Activity</b>				<b>3,665.03</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 9.89%, the DPR is 0.0271%

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 7

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

American Express®



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

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

American Express  
Membership Rewards  
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

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

Available Points

**4,981,080**

Everyday Spend Points  
earned this period:  
**24,368**

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

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

## Account Summary

Opening points balance	4,835,744
New points earned	+145,336
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=4,981,080</b>

## New Points Earned

04/01/04 - 04/30/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	6,960	0	0	6,960
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	5,627	0	0	5,627
Add'l Gold 3718-463688-44012	350	0	0	350
Add'l Gold 3718-463688-43030	20,774	0	0	20,774
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	54,403	5,959	0	60,362
Add'l Gold 3727-686332-63027	32,105	18,118	0	50,223
Add'l Gold 3727-686332-62060	749	291	0	1,040
<b>Totals</b>	<b>120,968</b>	<b>24,368</b>	<b>0</b>	<b>145,336</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1060 (297-1090). From overseas, call collect 305-816-2799.

**Earn More!** New ways to earn points.

**Free Nights Start at 10,000 Priority Club points!**



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

Visit  
[americanexpress.com/rewards](http://americanexpress.com/rewards)  
or call  
**1-800-AXP-EARN**  
(297-3276) to transfer  
Membership Rewards®  
points.

(MR Message 6452)

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

Continued on reverse



## YOUR REWARD

### Exciting Vacation Activities from Your Reward®

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

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

(MR Message 9487)

### 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](http://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](http://www.seaworldvacations.com), [www.buschgardensvacations.com](http://www.buschgardensvacations.com) or [www.sesameplacevacations.com](http://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

### Meals and Snacks Available for Purchase on Delta



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

Not already a SkyMiles member? Enroll today at [www.delta.com](http://www.delta.com) or call 1-800-323-2323.

(MR Message 2342)

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

(MR Message 7008)



**Special Access with Elite Frequent Flyer Benefits**



Without having to meet any mileage requirements, you are entitled to enroll in the Gold Elite level of the frequent-flyer programs of Continental Airlines, Delta Air Lines, and US Airways®. You'll receive all of the current program benefits and accrue miles at an accelerated rate.

To take advantage of these valuable benefits, contact Centurion Member Services (CMS) at 1-877-877-0987, option 3.

(CE 104473)

Benefits vary from program to program and are subject to change without written notice. Benefits are based upon space availability. The Terms and Conditions of each individual partner program apply. Partner programs require enrollment. Participating partners are subject to change.

**Women's Professional Basketball Tickets Now Available**



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

Purchase your tickets today by calling 1-800-455-1657, (8am to 11pm EST, 7 days a week).

(CE 104474)

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

**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](http://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](http://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](http://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 104481)

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

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

**Share the Rewards - The American Express Donation Site**



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

Use your Card to donate to a favorite charity at [www.americanexpress.com/donate](http://www.americanexpress.com/donate).

(CE 104469)

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

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

Centurion® Card Statement of Account

5,131,084 Membership Rewards® Points Available at 05/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 07/29/04

Page 1 of 7

Summary table with columns: Previous Balance \$ (3,665.03), Payment Activity \$ (-3,665.03), New Activity \$ Inc. Adjustments (+2,816.90), New Balance \$ (2,816.90)

Please Pay By 08/13/04

Please refer to page 3 for important information regarding your account

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

CTS - Your Full-Service Travel Agency

At Centurion Travel Services (CTS), your highly experienced Centurion® Travel Counselor will handle all of the details of your next trip, whether you're off on vacation or traveling abroad for business. With one toll-free call, you can make air, hotel, and car rental arrangements and even plan an adventure vacation or exotic cruise. And, when you book your travel through CTS you'll also enjoy valuable upgrades and amenities. To make a reservation, call CTS today at 1-877-877-0987, option 1. American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192.TA-002 Registered Iowa Travel Agency. NV #2001-0126.

Activity table with columns: Activity, Amount \$. Includes entries for 07/17/04 (Payment Received), 06/30/04 (ROXTON BAILEY ROBINSON HUNGERFORD UK), 07/12/04 (LUFTHANSA AIRLINES NEW YORK NY), and 07/15/04 (FREDERIC FEKKAI NY NY).

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 08/13/04

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

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

Total Amount Due \$2,816.90

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

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

Mail Payment to:

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

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Page 2 of 7

**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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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](http://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 and  
Lost or Stolen Card  
1-877-877-0987  
**24 hours/7 days**

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



**Correspondence**

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

**Change of Address**

If correct on front  
do not use

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
07/29/04

Page 3 of 7

<b>Due in Full continued</b>				Foreign Spending	Amount \$
07/15/04	FREDERIC FEKKAI	NY	NY		171.20
	GOODS/SERVICES				
07/19/04	AMTRAK	INTERNET	DC		396.00
	Routing Details Not Available				
07/19/04	FREDERIC FEKKAI	NY	NY		171.20
	GOODS/SERVICES				
07/28/04	LAST MINUTE GETAWAYS8887571555		NY		888.74
	RESTAURANT SERVICES				
<b>Total Due in Full Activity</b>					<b>2,816.90</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 9.89%, the DPR is 0.0271%

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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

Page 4 of 7

DUPLICATE COPY

# Membership Rewards Plus™ Monthly Statement and Program News

American Express®



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

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

American Express  
Membership Rewards  
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  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number  
**1M33334712**

Available Points

**5,131,084**

Everyday Spend Points  
earned this period:  
**38,353**

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

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

## Account Summary

Opening points balance	4,981,080
New points earned	+150,004
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=5,131,084</b>

## New Points Earned

05/01/04 - 05/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	6,800	0	0	6,800
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	3,239	54	0	3,293
Add'l Gold 3718-463688-44012	265	0	0	265
Add'l Gold 3718-463688-43030	42,649	0	0	42,649
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	31,161	15,881	0	47,042
Add'l Gold 3727-686332-63027	25,517	22,414	0	47,931
Add'l Gold 3727-686332-62060	2,020	4	0	2,024
<b>Totals</b>	<b>111,651</b>	<b>38,353</b>	<b>0</b>	<b>150,004</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

## Earn More! New ways to earn points.

### 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](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 3184)

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



### SeaWorld and Busch Gardens Adventure Parks

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

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

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

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

(MR Message 3076)

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

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

Log on to [www.americanexpress.com/give](http://www.americanexpress.com/give) and redeem points today.

To start donating Membership Rewards points, visit [www.americanexpress.com/give](http://www.americanexpress.com/give).

(MR Message 6334)

### 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](http://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](http://www.spg.com).

(Message 4064)

### 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.

For more information or to find a location nearest to you, visit [www.flemingssteakhouse.com](http://www.flemingssteakhouse.com).

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

(MR Message 5227)



STARWOOD PREFERRED GUEST





**Airport Club Access Around the World**



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

Program Terms and Conditions apply. For full Terms and Conditions, call Centurion Member Services at 1-877-877-0987, option 3.

For more information on lounge locations, call Centurion Member Services at 1-877-877-0987, option 3.

(CE 104626)

**Los Angeles Baseball Tickets and Suites Now on Sale**



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

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

Call 1-800-455-1657 (8am-11pm EST, 7 days a week) to purchase your tickets today.

(CE 104627)

**A Special TravelFunds Card Offer for AARP Members**



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

\*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](http://www.aarp.org/amex).

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

(CE 104632)

**Now Accepting the American Express® Card!**



**Wendy's®** - Enjoy hot 'n juicy® hamburgers, Garden Sensation™ Salads and Chicken Temptations™. Applies to locations that accept American Express Cards. [www.wendys.com](http://www.wendys.com).

**Staybridge Suites Hotel** - All new upscale suites with complimentary daily breakfast, family-friendly Jersey shore location. 732-380-9300. [www.staybridge.com](http://www.staybridge.com).

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

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

(CE 104594)

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



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

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](http://www.americanexpress.com/traveltips) for further details.

To find out more about tax-free shopping, please visit [www.americanexpress.com/traveltips](http://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)

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

**Centurion® Card  
Statement of Account**

**Earn points on all of your purchases, everywhere you use the Card.**  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

Prepared For  
JEFFREY E EPSTEIN

Account Number  
3715-657814-31005

Closing Date  
08/29/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
2,816.90	-2,816.90	+5,877.10	<b>5,877.10</b>

**Please Pay By  
09/13/04**

Please refer to page 4 for important information regarding your account

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.

**Concierge - Your Reliable Resource**

As a Centurion® Card member, you have access to an incredibly valuable resource right at your fingertips. Consider all of the tasks you have to accomplish on a daily basis. Now imagine reliable assistance to help you accomplish them--your dedicated *Concierge*. Whether you need help securing dinner reservations for a night on the town, sending flowers to a loved one, finding a thoughtful gift for a special anniversary or planning fun activities for the weekend, *Concierge* has the creative expertise to handle all of the details and make your life more enjoyable. Call Centurion *Concierge* 24 hours a day, 365 days a year at **1-877-877-0987**, option 2.

Activity	Amount \$
08/05/04* Payment Received - Thank You	-2,816.90
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>	
Card XXXX-XXXX-31005	
08/03/04* AMAZON.COM PAYMENTS AMAZON.COM WA MERCHANDISE AMZ*AMAZON PAYMENTS ROC No. 0097830663	-24.55 Credit
07/28/04 FREDERIC FEKKAI NY NY GOODS/SERVICES	285.33
07/30/04 AMTRAK INTERNET DC Routing Details Not Available	275.00
07/30/04 AMAZON.COM PAYMENTS AMAZON.COM WA MERCHANDISE AMZ*AMAZON PAYMENTS ROC No. 0096607661	24.55

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

**Payment Coupon**

Account Number  
3715-657814-31005

**Please Pay By:  
09/13/04**

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

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

**Total Amount Due  
\$5,877.10**

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

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

Mail Payment to:

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

0000371565781431005 000587710000587710 25 H



**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Closing Date  
**08/29/04**

Page 3 of 8

<b>Due in Full continued</b>				<b>Amount \$</b>
08/03/04	DELTA AIR LINES	MANKATO	MN	124.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	WEST PALM BEACH FL	DL	KW
		NOT AVAILABLE		
	Ticket Number: 00611675536415		Date of Departure: 08/06	
	Passenger Name: FONTANILLA/R			
	Document Type: PASSENGER TICKET			
08/03/04	DELTA AIR LINES	MANKATO	MN	124.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	WEST PALM BEACH FL	DL	KW
		NOT AVAILABLE		
	Ticket Number: 00611675536426		Date of Departure: 08/06	
	Passenger Name: FONTANILLA/L			
	Document Type: PASSENGER TICKET			
08/03/04	ORBITZ LLC	CHICAGO	IL	12.00
	GOODS/SERVICES			
08/04/04	DELTA AIR LINES	MANKATO	MN	254.60
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	WEST PALM BEACH FL	DL	YS
		NOT AVAILABLE		
	Ticket Number: 00611677229310		Date of Departure: 08/06	
	Passenger Name: MULLEN/D			
	Document Type: PASSENGER TICKET			
08/04/04	AMERICAN AIRLINES	MANKATO	MN	548.20
	AMERICAN AIRLINES			
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	SAN JUAN PUERTO RI	AA	BX
		NOT AVAILABLE		
	Ticket Number: 00111676979105		Date of Departure: 08/04	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
08/04/04	AMERICAN AIRLINES	MANKATO	MN	548.20
	AMERICAN AIRLINES			
	From:	To:	Carrier:	Class:
	J F KENNEDY A/P NY	SAN JUAN PUERTO RI	AA	BX
		NOT AVAILABLE		
	Ticket Number: 00111676979094		Date of Departure: 08/04	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
08/04/04	ORBITZ LLC	CHICAGO	IL	12.00
	GOODS/SERVICES			
08/04/04	ORBITZ LLC	CHICAGO	IL	6.00
	GOODS/SERVICES			
08/04/04	CAPE AIR-SAN JUAN	MIAMI	FL	239.00
	GOODS/SERVICES			
08/09/04	THE NEW AMSTERDAM	THNEW YORK	NY	500.00
	GOODS/SERVICES			
08/17/04	D J*WALL ST JOURNAL	800-568-7625	MA	319.00
	GOODS/SERVICES			
08/19/04	TOD'S	BEVERLY HILLS	CA	1,860.00
	GOODS/SERVICES			
08/19/04	TOD'S	BEVERLY HILLS	CA	768.57
	GOODS/SERVICES			
<b>Total Due in Full Activity</b>				<b>5,877.10</b>

Continued on reverse

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXXX4-31005

Page 4 of 8

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**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 10.15%, the DPR is 0.0278%

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

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

American Express<sup>®</sup>



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

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

American Express  
Membership Rewards  
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  
**JEFFREY E EPSTEIN**  
Membership Rewards<sup>®</sup> Account Number  
**1M33334712**

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

<b>Available Points</b>
<b>5,288,720</b>
<b>Everyday Spend Points</b> earned this period:
<b>30,953</b>

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

<b>Account Summary</b>	
Opening points balance	5,131,084
New points earned	+157,610
Points transferred or redeemed	0
Reinstated points and adjustments	+26
<b>New points balance</b>	<b>=5,288,720</b>

### New Points Earned

06/01/04 - 06/30/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	3,665	0	119 <small>CenturionMR Partner Bonus 7242</small>	3,784
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	2,158	0	0	2,158
Add'l Gold 3718-463688-44012	4,804	0	0	4,804
Add'l Gold 3718-463688-43030	43,412	0	0	43,412
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	38,934	23,932	0	62,866
Add'l Gold 3727-686332-63027	25,437	7,021	0	32,458
Add'l Gold 3727-686332-62060	8,128	0	0	8,128
<b>Totals</b>	<b>126,538</b>	<b>30,953</b>	<b>119</b>	<b>157,610</b>

### Reinstated Points and Adjustments

06/01/04 - 06/30/04	Number Of Points	Date
Home Impr Adjustment	26	6/29/04
<b>Total</b>	<b>26</b>	

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



## Earn More! New ways to earn points.

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

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

Double points awarded for the first \$25,000 in guest room charges only. Must be included in contract in order to receive select rewards. Cannot be used in conjunction with other discount and special offers. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be awarded within 10-12 weeks after transactions appear on your billing statement. Bonus ID 7927.

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

(MR Message 3073)



### Use Miles as Money with GlobalPass®

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

To transfer Membership Rewards points to GlobalPass Miles, call **1-800-AXP-EARN** (297-3276) or go to [www.americanexpress.com/rewards](http://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](http://www.free.aol.com/mr1) for complete terms and conditions.

(MR Message 9033)



AOL TRIAL MUST BE USED WITHIN 50 DAYS OF INITIAL SIGN-ON. To avoid being charged monthly fee, cancel before trial ends. Must register by 9/30/04 using phone # or URL and pay AOL fees by 4/14/05 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.

### 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](http://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!



**Enjoy Fine Dining Around the World**



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

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

To make a *Fine Dining* reservation, call Concierge at 1-877-877-0987, option 2.

(CE 104765)

**Premium Global Assist® Hotline - Travel with Confidence**



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

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

Call Centurion Member Services at 1-877-877-0987, option 3.

(CE 104766)

**Macy's Passport '04: Fashion Show Benefit**



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

**Now Accepting American Express® Cards!**



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

**Molton Brown London** - Experience a collection of luxury body and skin therapies to renew, refresh and restart yourself. Now at 1098 Third Avenue, NY, NY. [www.moltonbrown.co.uk](http://www.moltonbrown.co.uk)

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

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

(CE 104721)

**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](http://www.aarp.org/amex).

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

(CE 104772)

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

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



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

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

(CE 104763)

If you aren't able to tune in, go to [www.mdausa.org](http://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.

**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](http://www.americanexpress.com/alerts).

(CE 104807)

Centurion® Card Statement of Account

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

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 09/29/04

Page 1 of 7

Table with 4 columns: Previous Balance \$ (5,877.10), Payment Activity \$ (-5,877.10), New Activity \$ Inc. Adjustments (+6,729.61), New Balance \$ (6,729.61)

Please Pay By 10/14/04

Please refer to page 3 for important information regarding your account

Your membership will be renewed next month. Please refer to the Renewal Notice on page 3

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Financial Control and Double Membership Rewards® Points

It's universal--you take out money from the bank and after a week, you wonder where it went. Using your Centurion® Card to pay for everyday errands at supermarkets, gas stations and drug stores can help you keep track of your expenses.

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received, KOL AUTO RENTAL, POLO RETAIL CORPORATP, BROOKS BROTHERS, and SHOE INN.

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

Continued on Page 3

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 10/14/04

Please enter account number on all checks and correspondence.

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

Total Amount Due \$6,729.61

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

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

Mail Payment to:

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

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXXX4-31005**

Page 2 of 7

**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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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](http://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 and  
Lost or Stolen Card  
1-877-877-0987  
**24 hours/7 days**

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



**Correspondence**

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

**Change of Address**

If correct on front  
do not use

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
09/29/04

Page 3 of 7

<b>Due in Full continued</b>				Amount \$
09/08/04	THE CHARLES HOTEL	CAMBRIDGE	MA	773.58
	LODGING			
	ROC No. 148039			
09/08/04	THE CHARLES HOTEL	CAMBRIDGE	MA	318.20
	LODGING			
	ROC No. 148303			
09/09/04	TICKETMASTER NY 40	NEW YORK	NY	216.05
	DISNEYS LION KING (NY			
09/09/04	TICKETMASTER NY 40	NEW YORK	NY	1.75
	TICKETS			
09/09/04	THE CHARLES HOTEL	CAMBRIDGE	MA	21.88
	LODGING			
	ROC No. 148039			
09/13/04	FREDERIC FEKKAI	NY	NY	316.36
	BARBER/BEAUTY SHOP			
	ROC No. 0000006374			
09/15/04	FREDERIC FEKKAI	NY	NY	156.20
	BARBER/BEAUTY SHOP			
	ROC No. 0000006822			
<b>Total Due in Full Activity</b>				<b>6,729.61</b>

**Important Notice**

**Renewal Notice**

**Statement Information:** The amount due on any statement is payable upon receipt of the statement and must be paid by the closing date of the next statement to keep your account current. You may discontinue your membership by calling Customer Service when the annual fee is billed.

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

**Annual Fee:** The annual fee is \$1,000.00 for the Basic Centurion Card and \$500.00 for each Additional Centurion Card, \$175.00 for each Additional Platinum Card, and \$45.00 for each Additional Gold Card. The annual fee for each Card is increased by \$5 if the billing address of the account is outside the US. The \$5 annual subscription fee for *Departures* magazine is included in the annual fee for your Centurion Card membership. If you do not wish to receive

*Departures* magazine, please call 1-877-509-3993, Monday through Friday, 9am - 5pm EST.

**Grace Period for Purchases on Flexible Payment Features:** 30 days on average if previous balance is paid in full, for enrollees in Sign & Travel® or Extended Payment Option™ Flexible Payment Features - otherwise, no grace period.

**Method of Computing the Balance Subject to Finance Charge (FC) for Purchases on Flexible Payment Features:** Average Daily Balance (including new purchases, excluding new purchases made on the Sign & Travel® or Extended Payment Option™ Flexible Payment Feature by Cardmembers enrolled in such Features).

**APR Information:** The Annual Percentage Rates (APRs) and Daily Percentage Rates (DPRs) may vary based on the applicable Prime Rate (PR). The PR used to determine the APR and DPR is the higher of the PRs listed in the *Wall Street Journal* on the 1st or 25th day (or if such date is not a business day, the next business day) of the prior month. If a promotional rate is in effect, that rate will apply and expire according to the promotional terms disclosed to you when you were offered the account or promotional opportunity. Please see your Cardmember agreement. You may have access to one or more Flexible Payment Features as part of your Card Account. The Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) listed below are applicable to the following:  
Centurion/Sign & Travel

Tier	Rate Description	APR	DPR
PREFERRED	Prime + 5.90%	10.40%	0.0285%
STANDARD	Prime + 5.90%	10.40%	0.0285%
DEFAULT	Prime + 21.99%	26.49%	0.0725%

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXXX4-31005

Page 4 of 7

DUPLICATE COPY

# Membership Rewards Plus™ Monthly Statement and Program News

American Express®



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

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

American Express  
Membership Rewards  
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  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number  
**1M33334712**

Available Points

**5,414,060**

Everyday Spend Points  
earned this period:  
**26,296**

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

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

## Account Summary

Opening points balance	5,288,720
New points earned	+124,836
Points transferred or redeemed	0
Reinstated points and adjustments	+504
<b>New points balance</b>	<b>=5,414,060</b>

## New Points Earned

07/01/04 - 07/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	2,817	0	0	2,817
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	2,362	233	0	2,595
Add'l Gold 3718-463688-44012	195	0	0	195
Add'l Gold 3718-463688-43030	24,283	0	0	24,283
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	32,915	20,425	0	53,340
Add'l Gold 3727-686332-63027	33,173	5,051	0	38,224
Add'l Gold 3727-686332-62060	2,795	587	0	3,382
<b>Totals</b>	<b>98,540</b>	<b>26,296</b>	<b>0</b>	<b>124,836</b>

## Reinstated Points and Adjustments

07/01/04 - 07/31/04	Number Of Points	Date
EDS Bonus Point Adj	504	7/14/04
<b>Total</b>	<b>504</b>	

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



POTTERY BARN

### 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.

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

(MR Message 5066)



### Fly Cathay Pacific Airways to Hong Kong

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

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

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

(MR Message 8221)

### McCormick & Schmick's Seafood Restaurants



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

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

To find a restaurant near you call 1-888-344-6861 or log on to [www.McCormickandSchmicks.com](http://www.McCormickandSchmicks.com).

(MR Message 4524)

### Earn Double Points at Tourneau - WatchFest 2004



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

(Bonus ID 2308)

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

### 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.

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.

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

(MR Message 8033)



**Premium Seats at the STAPLES Center**



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

Call 1-800-455-1657 (8 am-11pm EST, seven days a week) for more information or to buy tickets.

(CE 104834)

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

**Special Access with Hotel Elite Status**



Without having to meet virtually any minimums or special requirements, you are entitled to enroll in the elite levels of the frequent guest programs of the Hilton Family of Hotels, InterContinental® Hotels and Resorts, and Starwood® Hotels & Resorts Worldwide.

To take advantage of these valuable benefits, contact Centurion Member Services (CMS) at 1-877-877-0987, option 3.

(CE 104835)

Benefits vary from program to program and are subject to change without written notice. Benefits are based upon space availability. The terms and conditions of each individual partner program apply. Partner programs require enrollment. Participating partners are subject to change.

**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.\*

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

(CE 104838)

\*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](http://www.americanexpress.com/buytfc) or call 1-888-412-6945.

**Now Accepting American Express® Cards!**



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

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

(CE 104870)

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

**Baby Supermart** - Baby bedding and gear at discount prices--unique items not found at national chains. Nationwide shipping. Visit us at [www.babysupermart.com](http://www.babysupermart.com).

**Online Fraud Protection Guarantee**



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

To learn more, visit [www.americanexpress.com](http://www.americanexpress.com).

(CE 104909)

Centurion® Card Statement of Account

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

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 10/29/04

Page 1 of 8

Summary table with columns: Previous Balance \$ (6,729.61), Payment Activity \$ (-6,729.61), New Activity \$ Inc. Adjustments (+1,211.20), New Balance \$ (1,211.20)

Please Pay By 11/13/04

Please refer to page 3 for important information regarding your account

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Concierge - Your Reliable Resource

As a Centurion® member you have access to an incredibly valuable resource right at your fingertips. Consider all of the tasks you have to accomplish on a daily basis. Now imagine reliable assistance to help you accomplish them--your dedicated Concierge.

Call Centurion Concierge 24 hours a day, 365 days a year at 1-877-877-0987, option 2.

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received - Thank You and two Assured Reservations at THE PLANTERS INN CHARLESTON SC.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 11/13/04

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

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

Total Amount Due \$1,211.20

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



Mail Payment to:

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

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

Input box for address/phone changes

0000371565781431005 000121120000121120 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX4-31005

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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. Lost or Stolen Card: If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your correspondence, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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 and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-0050
FAX: 1-800-695-9090
In NY: 1-800-552-1897



Correspondence

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

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

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

Change of Address
If correct on front
do not use

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

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

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
10/29/04

Page 3 of 8

Due in Full continued				Amount \$
09/29/04	THE PLANTERS INN	CHARLESTON	SC	310.00
	Arrival Date	Departure Date	No of Nights	
	10/14/04	10/15/04	1	
	00000000			
	CARDEPOSIT			
09/29/04	THE PLANTERS INN	CHARLESTON	SC	650.00
	Arrival Date	Departure Date	No of Nights	
	10/14/04	10/15/04	1	
	00000000			
	ASSURED RESERVATION			
10/08/04	FREDERIC FEKKAI	NY	NY	171.20
	BARBER/BEAUTY SHOP			
	ROC No. 0000002498			
10/29/04	Membership Renewal Fee			1,000.00
<b>Total Due in Full Activity</b>				<b>1,211.20</b>

**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 10.65%, the DPR is 0.0292%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

American Express®



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

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

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

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

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

Available Points

**5,549,969**

Everyday Spend Points  
earned this period:  
**27,234**

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

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

## Account Summary

Opening points balance	5,414,060
New points earned	+135,909
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=5,549,969</b>

## New Points Earned

08/01/04 - 08/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	5,878	0	1,096 Orbitz 2x pts 2004-6 1917 505 CONSUMER CENTURION GROUP OCE	7,479
Platinum 3713-818259-32002	1,060	0	0	1,060
Gold 3718-463688-41000	6,588	0	0	6,588
Add'l Gold 3718-463688-44012	34	0	0	34
Add'l Gold 3718-463688-43030	24,367	0	310 Orbitz 2x pts 2004-6 1917 104 OSBN Staples Summer 04 1692	24,781
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	31,277	17,645	0	48,922
Add'l Gold 3727-686332-63027	31,108	9,437	59 OSBN Staples Summer 04 1692	40,604
Add'l Gold 3727-686332-62060	6,289	152	0	6,441
<b>Totals</b>	<b>106,601</b>	<b>27,234</b>	<b>2,074</b>	<b>135,909</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



### Important 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](http://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](http://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](http://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)



### 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](http://www.aspensnowmass.com).

Rewards valid through April 11, 2005.

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

(MR Message 3376)



### 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](http://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](http://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](http://www.sharperimage.com/amexpoints) today and earn five points for every dollar you spend this holiday season.

(MR Message 3243)



### 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 30, 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](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 3190)



**Introducing a New Limited-Edition Publication**



Published especially for Centurion® members with a frequency of four times a year, this new publication has been created for a very specific and limited audience--you. As such, it will reflect not only your needs but your aspirations, providing a sometimes rare, always unique look at the world of travel, food and wine, fashion, and culture. It promises to not only enhance your understanding of those worlds but to provide special access to them as well.

For more information, contact Centurion Member Services at **1-877-877-0987**.

(CE 104999)

**Get Premium Seats & Packages at Madison Square Garden**



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

To reserve your tickets, call **1-800-455-1657** (8am-11pm EST, seven days a week).

(CE 104983)

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

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



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

Buy your Card at participating in-person locations, online\*\*\* at [www.americanexpress.com/gift](http://www.americanexpress.com/gift) or via phone at **1-866-256-GIFT**.

(CE 104986)

\*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](http://www.americanexpress.com).

**Now Accepting American Express® Cards!**



**Amazing Savings** - 86 stores with closeout merchandise arriving daily. Amazing brands. Amazing closeouts. For locations, call **1-888-AMAZING** or visit [www.amazingsavings.com](http://www.amazingsavings.com).

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

(CE 104926)

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

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



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

For more information, visit us online at [www.americanexpress.com/returnprotection](http://www.americanexpress.com/returnprotection).

(CE 104995)

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

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.

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**Earn Double Points by Donating to Your Favorite Charity**



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

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

To make a donation, go to [www.americanexpress.com/donate](http://www.americanexpress.com/donate). Terms and conditions of the Membership Rewards program apply.

For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(CE 104978)

**Centurion® Card  
Statement of Account**

**5,730,549**  
**Membership Rewards®**  
**Points Available**  
at 09/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN

Account Number  
3715-657814-31005

Closing Date  
11/29/04

Page 1 of 7

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
1,211.20	-1,211.20	+966.20	966.20

**Please Pay By  
12/14/04**

Please refer to page 3 for important information regarding your account

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.

**Centurion Travel Service - Customized Travel Planning**

At Centurion Travel Service (CTS), your highly experienced Centurion Travel Counselor will handle all of the details of your next trip, whether you're off on vacation or traveling abroad for business. When you book your travel through CTS, you'll enjoy valuable upgrades and amenities that will make your travel experience just that much more enjoyable.

To make a reservation, call CTS today at **1-877-877-0987**, option 1. American Express acts solely as a sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192, TA-002 registered Iowa Travel Agency, NV# 2001-0126.

<b>Activity</b> * Indicates posting date				Amount \$
11/08/04	Payment Received - Thank You			-1,211.20
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>				Amount \$
Card XXXX-XXXX04-31005				
10/28/04	FREDERIC FEKKAI	NY	NY	156.20
	BARBER/BEAUTY SHOP ROC No. 0000007068			
11/19/04	FULL ACCESS ENTERTAI	2019740600	NJ	400.00
	TICKET AGENCY			
11/19/04	FULL ACCESS ENTERTAI	2019740600	NJ	410.00
	TICKET AGENCY			
<b>Total Due in Full Activity</b>				<b>966.20</b>

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

**Payment Coupon**

Account Number  
3715-657814-31005

**Please Pay By:  
12/14/04**

Continued on Page 3

Please enter account number on all checks and correspondence.

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

**Total Amount Due  
\$966.20**

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

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

Mail Payment to:

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

0000371565781431005 000096620000096620 25 H



**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
11/29/04

Page 3 of 7

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**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 10.65%, the DPR is 0.0292%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

American Express®



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

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

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

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

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

Available Points  
**5,730,549**

Everyday Spend Points  
earned this period:  
**52,111**

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

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

## Account Summary

Opening points balance	5,549,969
New points earned	+180,580
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=5,730,549</b>

## New Points Earned

09/01/04 - 09/30/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	6,730	0	0	6,730
Platinum 3713-818259-32002	1,577	0	0	1,577
Gold 3718-463688-41000	3,293	197	0	3,490
Add'l Gold 3718-463688-44012	1,255	0	0	1,255
Add'l Gold 3718-463688-43030	16,112	0	0	16,112
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	61,739	51,526	0	113,265
Add'l Gold 3727-686332-63027	36,365	243	0	36,608
Add'l Gold 3727-686332-62060	1,398	145	0	1,543
<b>Totals</b>	<b>128,469</b>	<b>52,111</b>	<b>0</b>	<b>180,580</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

### Earn Double Points 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](http://www.sunandski.com).

[www.sunandski.com](http://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.

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.



### 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.

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

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

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

(MR Message 9054)

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

### 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](http://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.

### 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.

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

For more information about JetBlue or to join TrueBlue, visit [www.jetblue.com](http://www.jetblue.com).

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

(MR Message 5031)

### Earn 10x Points with Butterfield Blooms!

Impress your special someone this holiday season with a beautiful, festive floral and botanix design from Butterfield Blooms. Choose from our unique selection to reflect your good taste and personal style, and earn 10x Membership Rewards® points when you shop at [www.butterfieldblooms.com/amxmr](http://www.butterfieldblooms.com/amxmr). We have the holiday flowers that they will truly love!

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from Butterfield Blooms. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 6627.

Visit [www.butterfieldblooms.com/amxmr](http://www.butterfieldblooms.com/amxmr) or call 1-888-8BBBLOOM and give promo code 9949.

(Bonus ID 6627)





**Holiday Help with the Your Reward® Program**



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

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

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

(CE 105086)

**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.nytstore.com](http://www.nytstore.com) to see the entire collection. Be sure to use the promotion code **AMXNOV** when ordering to get your savings.

(CE 105091)

**Saks Makes Holiday Shopping More Rewarding**



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

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

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

(CE 105088)

**Now Accepting American Express® Cards!**



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

**Raymour & Flanigan** - One of the largest furniture retailers in the Northeast now accepts American Express Cards. Go to [www.RaymourFlanigan.com](http://www.RaymourFlanigan.com) today to find the store nearest you.

**En Japanese Brasserie** - Traditional Japanese cuisine with a modern twist. 435 Hudson St. at Leroy, New York, NY, 10014. **212-647-9196** or [www.enjb.com](http://www.enjb.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 105052)

**Earn Double Points by Donating to Your Favorite Charity**



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

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

To make a donation, go to [www.americanexpress.com/donate](http://www.americanexpress.com/donate).

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

(CE 105058)

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

Centurion® Card Statement of Account

5,873,216 Membership Rewards® Points Available at 10/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number 3715-657814-31005

Closing Date 12/29/04

Page 1 of 8

Table with 4 columns: Previous Balance \$ (966.20), Payment Activity \$ (-966.20), New Activity \$ Inc. Adjustments (+765.40), New Balance \$ (765.40)

Please Pay By 01/13/05

Please refer to page 3 for important information regarding your account

Contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Financial Control and Double Membership Rewards® points

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

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received - Thank You, and various purchases like BARBER/BEAUTY SHOP, HENRY'S CAR RENTALS, and THE HOUSE GUSTAVIA.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 01/13/05

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

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

Total Amount Due \$765.40

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

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

Mail Payment to:

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

0000371565781431005 000076540000076540 25 H

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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](http://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 and  
Lost or Stolen Card  
1-877-877-0987  
**24 hours/7 days**

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



**Correspondence**

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

Change of Address  
If correct on front  
do not use

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

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

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Closing Date  
**12/29/04**

Page 3 of 8

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**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 10.88%, the DPR is 0.0298%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

American Express<sup>®</sup>



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

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

American Express  
Membership Rewards  
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  
**JEFFREY E EPSTEIN**  
Membership Rewards<sup>®</sup> Account Number  
**1M33334712**

Available Points  
**5,873,216**

Everyday Spend Points  
earned this period:  
**19,064**

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

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

## Account Summary

Opening points balance	5,730,549
New points earned	+142,667
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=5,873,216</b>

## New Points Earned

10/01/04 - 10/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	211	0	0	211
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	6,241	-430	0	5,811
Add'l Gold 3718-463688-44012	964	0	0	964
Add'l Gold 3718-463688-43030	52,742	0	0	52,742
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	44,359	14,138	160 ChoiceHotels'04 2xpt 9785	58,657
Add'l Gold 3727-686332-63027	14,590	5,004	336 ChoiceHotels'04 2xpt 9785	19,930
Add'l Gold 3727-686332-62060	3,989	352	11 OSBN Staples Summer 04 1692	4,352
<b>Totals</b>	<b>123,096</b>	<b>19,064</b>	<b>507</b>	<b>142,667</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.



### Wyndham Hotels & Resorts is joining the Membership Rewards<sup>®</sup> 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<sup>®</sup> chairs and Golden Door<sup>®</sup> 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](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 9185)

Subject to availability. Advance reservations required.

Continued on reverse

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



### Earn Double Points 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.

### 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](http://www.TKT.com) or call **1-800-ALL-SHOWS** to earn double points.

(Bonus ID 2764)

Offer maximum of 2,500 bonus points though 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 10x Points with Flower Club

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

Visit [www.membershiprewards.flowerclub.com](http://www.membershiprewards.flowerclub.com) or call **1-800-775-7523** to send flowers or gifts for them, and earn 10x points for you.

(Bonus ID 0237)

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

### The Membership Rewards® program Welcomes Skip Barber!

Skip Barber--The most trusted name in race driving instruction. Since 1975, Skip Barber has operated a fully integrated system of racing schools, driving schools, and more. Skip Barber delivers a combination of high-quality instruction, equipment, facilities and memorable experiences. Redeem today for access to racing or driving schools.

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

(MR Message 8325)

Subject to availability. Advance reservations required. Call Skip Barber at **1-800-221-1131** at least 3 weeks before you want to make your reservation.





**Earn Double Points by Donating to Your Favorite Charities**



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

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

To make a donation, go to [www.americanexpress.com/donate](http://www.americanexpress.com/donate).

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

(CE 105195)

**Great Ski Offers at American Express Selects**



Visit American Express Selects at [www.americanexpress.com/ski](http://www.americanexpress.com/ski) for great ski offers exclusively for American Express® Cardmembers. Whether you want to ski the moguls in Maine or cruise the powder in Park City, we have valuable offers to help you travel to your favorite resorts for an incredible ski vacation.

Visit [www.americanexpress.com/ski](http://www.americanexpress.com/ski) for great ski offers.

(CE 105206)

**Now Accepting American Express® Cards!**



**DEB** - Offering popularly priced fashion, apparel and accessories for junior and plus-sized fashion-conscious females. Call 1-800-DEBSHOPS or go to [www.debshops.com](http://www.debshops.com).

**StereoAdvantage.com** - Setting a standard in consumer electronics. Free Lifetime Service, shipping to all 50 states. Visit our website or call us at 1-800-835-7290.

**Gateway Playhouse** - Long Island's professional musical theatre offering Holiday Shows & musicals, May-Sept. Call 1-888-4-TIXNOW for tkts and group rates. Visit [www.gatewayplayhouse.com](http://www.gatewayplayhouse.com).

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

(CE 105132)

**Luxury Suites & Premium Tickets Available**



Enjoy access to some of the best seats in the house through our *Luxury Suites* and Premium Tickets Program offered as part of Centurion® membership. Luxuriate in our suites at venues in New York and Los Angeles while you take in the best in professional entertainment. Premium Tickets are also available for select events in New York City.

For tickets, call 1-800-455-1657.

(CE 105230)

All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Payment must be made using the Centurion Card from American Express. Availability is limited.

**Sign Up for Account Alerts from American Express®**



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

To sign up for Account Alerts, visit [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

(CE 105227)

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.

**Special Access with Elite Frequent Flyer Benefits**



Without having to meet any mileage requirements, you are entitled to enroll in the Gold Elite level of the frequent-flyer programs of Continental Airlines®, Delta Air Lines, and US Airways®. You'll receive all of the current program benefits and accrue miles at an accelerated rate.

To take advantage of these valuable benefits, contact Centurion Member Services (CMS) at 1-877-877-0987, option 3.

(CE 105232)

Benefits vary from program to program and are subject to change without written notice. Benefits are based upon space availability. The terms and conditions of each individual partner program apply. Partner programs require enrollment. Participating partners are subject to change.

**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](http://www.americanexpress.com/paycardbill).

(CE 105222)

**Use Your Card to Donate to Your Favorite Charity**



Charitable giving is easy and rewarding when you use your Card at the American Express® Donation Site. Search and donate to over 850,000 U.S. charitable organizations. You can give to multiple charities in one transaction and your donation is 100% tax deductible.

Visit [www.americanexpress.com/donate](http://www.americanexpress.com/donate).

(CE 105226)

**Centurion® Card  
Statement of Account**

**6,202,510**  
**Membership Rewards®**  
**Points Available**  
at 1/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN

Account Number  
3715-657814-31005

Closing Date  
01/30/05

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
765.40	-765.40	+1,897.00	<b>1,897.00</b>

**Please Pay By  
02/14/05**

Please refer to page 3 for important information regarding your account

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-877-877-0987.

**Centurion Travel Service - Customized Travel Planning**

At Centurion Travel Service (CTS), your highly experienced Centurion Travel Counselor will handle all of the details of your next trip, whether you're off on vacation or traveling abroad for business. When you book your travel through CTS, you can enjoy valuable upgrades and amenities that will help make your travel experience just that much more enjoyable. To make a reservation, call CTS today at **1-877-877-0987, option 1**. American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192, TA-002 registered Iowa Travel Agency, NV# 2001-0126.

Activity		Amount \$
01/09/05*	Payment Received - Thank You	-765.40
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>		
Card XXXX-XXXXX4-31005		
	Foreign Spending	Amount \$
12/29/04	LE COMPTOIR AU GIGARE, ST BARTHELEMY S REMERCIE DE VOTRE	33,00 European Union Euro 45.95
12/29/04	CHRISTIAN DIOR COUTURE, SAINT BARTHELEMY S REMERCIE DE VOTRE	290,00 European Union Euro 403.77
12/29/04	LAURENT EFFEL, GUSTAVIA S REMERCIE DE VOTRE	690,00 European Union Euro 960.69
12/29/04	FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000002277	174.20
01/06/05	FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000003354	312.39
<b>Total Due in Full Activity</b>		<b>1,897.00</b>

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

**Payment Coupon**

Account Number  
3715-657814-31005

**Please Pay By:  
02/14/05**

Continued on Page 3

Please enter account number on all checks and correspondence.

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

**Total Amount Due  
\$1,897.00**

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

Check here if your address or telephone number has changed. Note changes on reverse side. This change will apply to all of your Card Accounts except any Corporate Card Accounts you may have.

Mail Payment to:

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

0000371565781431005 000189700000189700 25 H

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

**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 and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

**Finance Charges: Average Daily Balance Method for Calculation of Finance Charges (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 to us at the address indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. **In your correspondence, give us the following information:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your 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, you must notify 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 the card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of 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 and  
Lost or Stolen Card  
1-877-877-0987  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-552-1897



Correspondence

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

Customer Service  
P.O. Box 297804  
Ft. Lauderdale, FL  
33329-7804

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

Change of Address  
If correct on front  
do not use

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
01/30/05

Page 3 of 8

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**Important Notice**

**Information on Flexible Payment Features**

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

For Sign & Travel, the APR is 11.13%, the DPR is 0.0305%

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



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# Membership Rewards Plus<sup>SM</sup> Monthly Statement and Program News

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

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

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

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

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards<sup>SM</sup> Account Number  
**1M33334712**

Available Points

**6,202,510**

Everyday Spend Points  
earned this period:  
**106,536**

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

American Express<sup>SM</sup>



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

## Account Summary

Opening points balance	5,873,216
New points earned	+329,294
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=6,202,510</b>

## New Points Earned

11/01/04 - 11/30/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	966	0	500 Auto Bill Pay-500pts 8186	1,466
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	-1,410	0	0	-1,410
Add'l Gold 3718-463688-44012	819	64	0	883
Add'l Gold 3718-463688-43030	21,538	0	0	21,538
Add'l Gold 3718-463688-41042	0	0	0	0
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	54,777	8,009	0	62,786
Add'l Gold 3727-686332-63027	136,213	98,307	0	234,520
Add'l Gold 3727-686332-62060	9,355	156	0	9,511
<b>Totals</b>	<b>222,258</b>	<b>106,536</b>	<b>500</b>	<b>329,294</b>

Membership Rewards Plus points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsplus](http://www.americanexpress.com/membershiprewardsplus) or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

### Support Tsunami Support Reliefs with Membership Rewards<sup>SM</sup> points

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

For more information,  
log on to  
[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(MR Message 4061)



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.



**Restoration Hardware Joins the Membership Rewards® program**

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

Shop at over 100 Restoration Hardware stores, our catalog 1-800-762-1005 or online at [www.Restorationhardware.com](http://www.Restorationhardware.com).

(MR Message 8137)



**Earn 10x Membership Rewards® points from Butterfield Blooms**

Surprise your Valentine with beautiful flowers from Butterfield Blooms. Choose from a dozen classic roses or a variety of beautiful floral and botanical design solutions that show your personal style and good taste.

Best of all, earn 10x Membership Rewards points when you shop at [www.butterfieldblooms.com/amxmr](http://www.butterfieldblooms.com/amxmr) or call 1-888-8BBLOOM (822-5666) with promo code 9949.

Offer valid through 12/31/05. Not valid at retail stores or in conjunction with any other offer from Butterfield Blooms. 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: 6627.

Shop online at [www.butterfieldblooms.com/amxmr](http://www.butterfieldblooms.com/amxmr) or call 1-888-8BBLOOM with promo code 9949 and remember your loved ones with style this Valentine's Day!

(Bonus ID 6627)



**Earn 50% More Starpoints®**

Transfer Membership Rewards® points to your Starwood Preferred Guest account from January 1 to March 31, 2005, and receive 50% more Starpoints. That's 500 Starpoints for every 1,000 Membership Rewards points transferred, instead of the regular 333 Starpoints. Starwood unites more than 750 of the world's best hotels including Westin® Hotels & Resorts, Sheraton® Hotels & Resorts and W hotels®.

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

(MR Message 5051)

Subject to all terms and conditions of the Starwood Preferred Guest program. To redeem, members must have a qualified stay at Starwood hotels and resort posted to their account within the past 12 months.

**New! Redeem Points for The Melting Pot Gift Cards!**

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

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

(MR Message 7324)





**Now Accepting American Express® Cards!**



**AIG Small Business®** - Consumers can now purchase business insurance coverage backed by AIG's financial strength. Call 1-877-867-3783 to learn more.

**CedarWorks Playsets** - Made from splinter-free and chemical-free northern white cedar. Holds over 2,000 lbs.! Call 1-800-GO-CEDAR for our catalog or visit us at [www.cedarworks.com](http://www.cedarworks.com).

**The Inn at Palmetto Bluff** - Luxury resort with 50 waterfront cottages, meeting space, golf course, restaurant & spa. Bluffton, SC. Call 1-866-706-6565 or visit [www.aubergeresorts.com](http://www.aubergeresorts.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 105277)

**Free Up Your Time with Automatic Bill Pay**



Spend more time doing what you want to do instead of what you have to do. Call your service providers--from the cable company to the gym--and arrange for automatic billing to your Centurion® Card. The bills are paid automatically, and you're left with more free time and less clutter.

In some instances, it may take more than one billing cycle before initial paid amounts are posted to the Card account. Please remember to cancel these payments with your service provider if you close your Card account, and advise your service provider if your Card account number changes. If you do not see your service providers listed on the website, contact them directly to inquire about Card payment.

To get started, visit [www.americanexpress.com/abp18](http://www.americanexpress.com/abp18).

(CE 105295)

**Exclusive Benefits at Equinox Fitness Clubs**



As the exclusive provider of fitness benefits to Centurion® members, Equinox offers new members a benefits package valued at over \$1,700--including complimentary sessions with a personal trainer, spa treatments, access to "E", its elite invitation-only training facility, and other amenities.

Benefits subject to change or termination. For new Equinox members only who purchase a one-year membership with their Centurion® Card. Payment must be made with the Centurion Card from American Express in the Centurion member's name. Current Equinox members and Card members who reside 25 miles outside any Equinox facility may contact Centurion Concierge to learn about additional benefits and to enroll. Full terms and conditions apply.

For more information or to enroll, call Equinox at 212-774-6376 or visit [www.equinoxfitness.com](http://www.equinoxfitness.com).

(CE 105292)

**Visit Bermuda - Resort Credit and up to \$150 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, when paying with your American Express® Card, take advantage of your Annual Travel Benefit\*\*, a statement credit up to \$150.

To plan your vacation to Bermuda and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at 1-888-AXP-0433. 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. TA Promo Code: D134:001. (CE 105300)

\*On new bookings from 1/01/05 to 2/28/05. Travel through 3/31/05. Restrictions may apply. Resort Credit of \$150 per booking 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.

\*\*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. 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.