

**Identity Theft Assistance - Free from American Express**

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

(CE 105326)

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



**Sign Up For Account Alerts from American Express**

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

(CE 105345)

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.



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

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

(CE 105344)

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.



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

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

(CE 105327)

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.

Return Protection refunds are limited to up to \$1,000 annually per Card account. Coverage is subject to additional terms, conditions, and exclusions.



**Enjoy Access To Once-In-A-Lifetime Experiences**

For a list of By Invitation Only events, call 1-800-455-1657 from 8 a.m. - 11 p.m. ET.

(CE 105347)

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.

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. 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.



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

**5,968,709**  
**Membership Rewards®**  
**Points Available**  
at 12/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN

Account Number  
[REDACTED]

Closing Date  
02/28/05

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
1,897.00	-1,897.00	+444.51	444.51

**Please Pay By**  
**03/15/05**

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.

**Enjoy Broadway Like Never Before with the Your Reward® Program**

Standing ovations are guaranteed when you use Membership Rewards® points for an inspiring Broadway excursion. We'll arrange for two house seats to a Broadway show, a romantic dinner for you and your guest, and roundtrip limousine transportation. Let the Your Reward Program make this occasion extra special. Call a Your Reward Specialist today to experience Broadway and an unforgettable evening. To redeem this reward or learn more about all of our experiential rewards, please call 1-800-AXP-EARN (297-3276), 24-hours a day, 7 days a week. Points needed: 265,000.

Activity	Amount \$
02/11/05* Payment Received - Thank You	-1,897.00
<b>Due in Full Activity for JEFFREY E EPSTEIN</b> Card XXXX-XXXX-4-31005	Amount \$
02/03/05 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000009348	156.20
02/22/05 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000003507	288.31
<b>Total Due in Full Activity</b>	<b>444.51</b>

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

**Payment Coupon**

Account Number  
[REDACTED] 05

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

**Please Pay By:**  
**03/15/05**

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

Make check payable to American Express.

**Total Amount Due**  
**\$444.51**

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.

Mail Payment to:

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

[REDACTED]



**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
02/28/05

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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

Prepared For  
JEFFREY E EPSTEIN

**DUPLICATE COPY**

Account Number  
XXXX-XXXXXX4-31005

Page 4 of 8

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

Prepared for  
**JEFFREY E EPSTEIN**  
Account Number

Available Points  
**5,968,709**

Everyday Spend Points  
earned this period:  
**27,743**

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	6,202,510
New points earned	+166,199
Points transferred or redeemed	-400,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=5,968,709</b>

## New Points Earned

12/01/04 - 12/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	765	0	85	850
		CONSUMER CENTURION GROUP COE		
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	18,593	0	0	18,593
Add'l Gold 3718-463688-44012	851	0	0	851
Add'l Gold 3718-463688-43030	26,534	0	0	26,534
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	44,662	17,186	0	61,848
Add'l Gold 3727-686332-63027	40,190	10,374	0	50,564
Add'l Gold 3727-686332-62060	6,776	183	0	6,959
<b>Totals</b>	<b>138,371</b>	<b>27,743</b>	<b>85</b>	<b>166,199</b>

## Points Transferred or Redeemed

12/01/04 - 12/31/04	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate Account number 0010181546	100,000	12/03/04
\$1,000 Saks Fifth Avenue Gift Certificate Account number 0010181547	100,000	12/03/04
\$1,000 Saks Fifth Avenue Gift Certificate Account number 0010181548	100,000	12/03/04
\$1,000 Saks Fifth Avenue Gift Certificate Account number 0010181549	100,000	12/03/04
<b>Total</b>	<b>400,000</b>	

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

Continued on reverse



### Support Tsunami Support Reliefs with Membership Rewards® points

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

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

(MR Message 4061)

### Earn Triple points at American Pearl

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

Visit [www.americanpearl.com](http://www.americanpearl.com) or call 1-800-847-3275 to shop and earn points.

(Bonus ID 1048)

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

### Redeem points for The Capital Grille Certificates

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

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

(MR Message 4012)

### Vote the Membership Rewards® program Your Favorite Rewards program!

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

Log on to [www.freddieawards.com](http://www.freddieawards.com) to cast your vote now!

(MR Message 5218)

### Bloomingdale's Makes Membership Rewards® points More Fashionable

Now, when you use your eligible, enrolled American Express® Card\*, you can redeem your earned points for Bloomingdale's gift cards\*\* that are valid at all Bloomingdale's stores and on [bloomingdales.com](http://bloomingdales.com).

For a store near you, visit [www.bloomingdales.com](http://www.bloomingdales.com) or call 1-800-555-SHOP (555-7467).

(MR Message 1014)

\*Some require enrollment and payment of an annual program fee. Terms, conditions and restrictions apply.  
\*\*Terms and conditions are applied to gift cards.



## Support Tsunami Relief Efforts



At American Express, we are committed to supporting relief efforts in the Asian countries devastated by the recent earthquake and resulting tsunamis. Given the enormity of the recent disaster in Southeast Asia, we want to maximize the support given to the many relief organizations that are collecting funds at this time of great need. Therefore, we have decided to waive all fees associated with accepting American Express® Card charges for tsunami disaster relief organizations that have all been recognized by the U.S. government as providing assistance to people affected by the earthquake and tsunamis.

To support tsunami relief, you can donate through the American Express Tsunami Relief page located off of the American Express home page at [www.americanexpress.com](http://www.americanexpress.com). Please click on the "Help Support Tsunami Relief Efforts" link.  
(CE 105485)

## Year-End Summary Available Online



Your detailed Year-End Summary for 2004 is accessible online with increased functionality and flexibility. New this year is the option to sort charges as "personal" or "business" for easier tax preparation and more efficient expense management. A copy of the summary will also be sent to you by mail. Access your Year-End Summary online at [www.americanexpress.com/yes](http://www.americanexpress.com/yes). Then log in with your Manage Your Card Account user ID and password.

Please call Centurion Customer Service at 1-877-877-0987, option 3 with any questions.  
(CE 105453)

## Enjoy Early Access to Great Tickets



Be the first. Get some of the best. At venues in New York, LA, and Miami, Centurion® members get early access to luxury suites and ticket sales for certain concerts, sporting events, and more. The seats are often not available to the general public. Even better, Centurion members frequently have access to VIP areas for a look at the action up close.

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.

To purchase tickets or get more information, call 1-800-455-1657 daily between 8:00am and 11:00pm.  
(CE 105450)

## 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 105422)

## Now Accepting American Express® Cards!



**Life Line Screening** - Painless, non-invasive screening for strokes, completed in 10 minutes. Coast-to-coast availability. Call 1-800-597-3754 or visit [www.lifelinescreening.com](http://www.lifelinescreening.com).

**Princess House** - Products that help you cook with confidence, entertain with ease and dine with distinction. Enhance your home and your life, contact us at [www.princesshouse.com](http://www.princesshouse.com).

**RK - REBECCAS** of Greenwich, CT has opened RK...An American Brasserie located at 22 Elm Place in Rye, NY. Modern America Cuisine behind a glass wall kitchen. Call 914-967-8900.

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 105362)

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

**Pay Your Bills Automatically With the Card**



Pay everything from your cable and telephone bills to your newspaper subscription and health club membership with your Card. It's a simple way to consolidate your payments and to help ensure your bills are paid on time. You will have fewer checks to write and you will still continue to get a statement from your service provider to keep for your records. To learn more, visit [www.americanexpress.com/abp26](http://www.americanexpress.com/abp26) and find a complete list of participating providers.

Visit [www.americanexpress.com/abp26](http://www.americanexpress.com/abp26) for a list of participating providers, or to learn more. Start benefiting from the convenience of Automatic Bill Payment today!

(CE 105477)

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



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

Call Centurion *Concierge* at 1-877-877-0987, option 2 to take advantage of the professional lifestyle assistance available to you.

(CE 105478)

There is typically no cost to you for most efforts *Concierge* consultants perform on your behalf, although you are responsible for any purchases and/or shipping charges you authorize. Fees may apply for meetings and event planning.

**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 Customer Services at 1-877-877-0987, option 3.

(CE 105480)

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.

**Earn Double Points Every Day on the Centurion® Card**



Earn double Membership Rewards® points for your purchases when you use your Centurion Card at supermarkets, drugstores, gas stations, the U.S. Postal Service, and to pay your wireless phone bill. Double points for everyday purchases is an ongoing benefit of your Centurion membership.

For more information, call Centurion Customer Service at 1-877-877-0987, option 3.

(CE 105479)

Double points for purchases made with the Card 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) will be credited to your Membership Rewards account 12-14 weeks after charges appear on your monthly billing statement. Not valid in the departments of superstores and warehouse clubs. Terms and conditions for the Membership Rewards program 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.

Centurion® Card Statement of Account

6,109,814 Membership Rewards® Points Available at 01/31/05 when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 03/29/05

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
444.51	-444.51	+553.79	553.79

Please Pay By 04/13/05

Please refer to page 3 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	Amount \$
03/06/05* Payment Received - Thank You	-444.51
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>	<b>Amount \$</b>
Card XXXX-XXXX-31005	
03/05/05 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000006003	171.20
03/10/05 2ND AVE DELI NEW YORK NY 01 FOOD/BEVERAGE	21.13
03/15/05 PALM RESTAURANT-NEW NEW YORK NY FOOD/BEVERAGE FOOD/BEV TIP 66.26	66.26
03/24/05 TRAVIS VISA SERVICE NEW YORK NY PROFESSIONAL SERVICES	139.00
03/24/05 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000000027	156.20
<b>Total Due in Full Activity</b>	<b>553.79</b>

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

Payment Coupon

[Redacted]

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

Please Pay By: 04/13/05

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

Total Amount Due \$553.79

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.

Mail Payment to:

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

[ ]

[Redacted]

**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Page 2 of 10

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



To Pay By Phone  
1-800-472-9297

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

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
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  
**03/29/05**

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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 11.39%, the DPR is 0.0312%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

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

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

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

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



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

Available Points

**6,109,814**

Everyday Spend Points  
earned this period:  
**27,991**

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	5,968,709
New points earned	+141,105
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=6,109,814</b>

## New Points Earned

01/01/05 - 01/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	1,897	0	0	1,897
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-41000	15,275	396	0	15,671
Add'l Gold 3718-463688-44012	87	0	0	87
Add'l Gold 3718-463688-43030	10,981	0	1,814 <small>Orbitz 2x pts 2004-6 1917</small>	12,795
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	42,483	14,154	0	56,637
Add'l Gold 3727-686332-63027	36,205	13,025	0	49,230
Add'l Gold 3727-686332-62060	4,372	416	0	4,788
<b>Totals</b>	<b>111,300</b>	<b>27,991</b>	<b>1,814</b>	<b>141,105</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.

### Transfer Membership Rewards® points to Aeroplan® Miles

Transfer Membership Rewards points to your Aeroplan Miles account and enjoy worldwide travel! Journey to over 700 destinations in 120 countries on any of the 17 members of the Star Alliance™ network, including Air Canada. Flights start at just 15,000 Aeroplan Miles. 1,000 Membership Rewards points equal 1,000 Aeroplan Miles. For more information on Aeroplan, visit [www.aeroplan.com](http://www.aeroplan.com) or call **1-800-361-5373**.

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 2027)



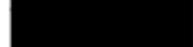
Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

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.



Account Number



### Earn Double points for Your Tickets at tkt.com



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

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

### Introducing TAG Heuer to the Membership Rewards® program



TAG Heuer watches are now available in the Membership Rewards program. You can choose from watches such as the TAG Heuer Formula 1 Chronograph Watch (CMP1) for 85,000 points or the TAG Heuer Aquaracer Men's Quartz Watch (CMP2) for 110,000 points.

View all of the TAG Heuer rewards at [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(MR Message 9355)

All product orders are subject to availability. Product rewards may not be returned or exchanged unless proven to be damaged or defective. Damaged or defective items must be returned within 10 days of delivery. No exchanges or returns are accepted after 10 days.

### Spoil Mom with Flowers & Gifts from FTD.COM!



Mother's Day is Sunday, May 8th! Redeem Membership Rewards® points and spoil the special Mom's in your life. Redeem points for certificates towards fresh flowers and unique gifts from FTD.COM. Or, shop online using your American Express Card and send her a floral arrangement hand delivered by a quality FTD® Florist or spoil her with a special gift of chocolates, a spa set, jewelry and more! Come see our exclusive line of FTD® Mother's Day products. Shop early for the best selection!

Shop online at [www.ftd.com/amexmr75](http://www.ftd.com/amexmr75) or call 1-800-SEND-FTD and give promo code 2112.

(MR Message 8513)

### Hotel Night Stays Start at Just 10,000 Priority Club® Points!



With more than 3,500 locations worldwide, the Priority Club Rewards family of hotel brands includes InterContinental®, Crowne Plaza®, Hotel Indigo™, Holiday Inn®, Holiday Inn Express®, Staybridge Suites® and Candlewood Suites®. Redeem Priority Club points for free room nights, gift certificates and brand-name merchandise.

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 9353)

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

### Redeem points Today for Spring Savings



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

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

(MR Message 8074)

## Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express® Card Account identified on this Notice.

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

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

### Determining the Prime Rate Applicable to your Account

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

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

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

We are revising the **Average Daily Balance Method for Calculation of Finance Charges** section of your Agreement to add the following two sentences to the end of that section:

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

### Arbitration (Effective May 8, 2005)

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

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

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

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

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

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

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

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

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

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

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

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

## Other Important Information About Your Account

### Annual EFT Error Resolution Notice

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

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

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

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

### Insurance Products Notice

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

### An Important Notice Concerning Cardmember Privacy

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

#### What Information Do We Collect?

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

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

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

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

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

#### Your Opt Out Choices

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

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

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

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

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

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

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

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

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

#### Credit Information Provided to Our Affiliates

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

#### Offers for American Express Products and Services

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

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

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

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

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

**Telephone Offers**

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

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

**Information We Share with Our Affiliates**

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

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

**E-Mail Offers**

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

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

**6,065,934**  
**Membership Rewards®**  
**Points Available**  
at 02/28/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN



Closing Date  
04/29/05

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
553.79	-553.79	+156.20	156.20

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

Please refer to page 1  
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.

**Introducing the Centurion Website**

American Express is proud to announce the launch of [www.americanexpress.com/centurion](http://www.americanexpress.com/centurion)--the new website designed exclusively for and accessible only to Centurion® members. At your leisure, you can access all your Centurion benefits and manage your account online. To access the site, use your existing American Express user ID and password. If you are a new user, log on to [www.americanexpress.com/centurion](http://www.americanexpress.com/centurion) to register your account. For assistance, call Centurion customer service at **1-877-877-0987, option 3.**

Activity	Amount \$
04/11/05* Payment Received - Thank You	553.79
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>	
Card XXXX-XXXX-31005	Amount \$
04/21/05 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000006396	156.20
<b>Total Due in Full Activity</b>	<b>156.20</b>

**Important Notice**

**Information on Flexible Payment Features**

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For Sign & Travel, the APR is 11.64%, the DPR is 0.0319%

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

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

**Payment Coupon**



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

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

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

**Total Amount Due  
\$156.20**

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



Mail Payment to:



AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001



DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX4-31005

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



To Pay By Phone
1-800-472-9297

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

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-0050
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
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

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.

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# 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

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

Statement Period  
**February 1, 2005 - February 28, 2005**  
Account activity after this period does not appear on this statement

Prepared for  
**JEFFREY E EPSTEIN**  
Membership Rewards® Account Number  
[REDACTED]

Available Points

**6,065,934**

Everyday Spend Points  
earned this period:

**49,939**

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	6,109,814
New points earned	+206,120
Points transferred or redeemed	-250,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=6,065,934</b>

## New Points Earned

02/01/05 - 02/28/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	444	0	0	444
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	14,096	388	0	14,484
Add'l Gold 3718-463688-45019	402	0	0	402
Add'l Gold 3718-463688-43030	16,629	0	0	16,629
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	91,546	37,853	0	129,399
Add'l Gold 3727-686332-63027	31,155	11,559	0	42,714
Add'l Gold 3727-686332-62060	1,909	139	0	2,048
<b>Totals</b>	<b>156,181</b>	<b>49,939</b>	<b>0</b>	<b>206,120</b>

## Points Transferred or Redeemed

02/01/05 - 02/28/05	Points Transferred or Redeemed	Request Date
\$250 Pottery Barn Gift Certificate Account number 0010856522	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856523	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856524	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856525	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856526	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856527	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856528	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856529	25,000	2/23/05
\$250 Pottery Barn Gift Certificate Account number 0010856530	25,000	2/23/05

Continued on reverse



### Points Transferred or Redeemed continued

02/01/05 - 02/28/05	Points Transferred or Redeemed	Request Date
\$250 Pottery Barn Gift Certificate Account number 0010856531	25,000	2/23/05
<b>Total</b>	<b>250,000</b>	

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

### Special Offer with Starwood Hotels!



Starwood Hotels offers more than 750 of the world's best hotels including Four Points® by Sheraton. Stay at Four Points by Sheraton and enjoy the Four Points by Sheraton Four Comfort Bed with a plush mattress, plump pillows, crisp cotton sheets and a cozy duvet. For a limited time, receive 4,000 bonus Starpoints® with 3 consecutive stays at any participating Four Points by Sheraton property. Promotion good for stays between April 12th and June 7th, 2005.

To receive offer, visit [www.fourpoints.com/launchamex](http://www.fourpoints.com/launchamex) or call 1-888-625-4988 provide registration code **FP4**. To enroll in Starwood Preferred Guest, visit [www.SPG.com](http://www.SPG.com) or call 1-888-625-4988. (MR Message 5041)

No Cardmember may earn more than 12,000 bonus Starpoints in connection with this promotion. Bonus Starpoints will post to the Cardmember's account within 4 to 6 weeks of qualifying stay. An eligible stay is defined as one or more consecutive nights at qualifying rate.

### Earn 10x Membership Rewards® points This Mother's Day with GiftSense™!



Looking for the perfect gift to send Mom this Mother's Day? Find a wonderful gift for her at [GiftSense.com](http://GiftSense.com) and earn 10x Membership Rewards points for yourself! GiftSense has a variety of ideal gifts for your mother or grandmother. Come find just what you were looking for or perhaps something wonderfully unexpected. GiftSense is a trusted partner of [FTD.COM](http://FTD.COM).

Visit [www.giftsense.com/amxmr](http://www.giftsense.com/amxmr) or call 1-800-383-7142 and give promo code **9947** to earn 10x points whenever you shop every day, all year.

(MR Message 7138)

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from GiftSense. 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: 5842.

### Limited Time Offer - Delta SkyMiles® Bonus



Between 04/1/05-05/15/05, earn a 20% Delta SkyMiles bonus when you transfer 76,000 or more Membership Rewards® points to your Delta SkyMiles account. Transfer less than 76,000 points and earn a 15% bonus. Register either at [delta.com/membershiprewards](http://delta.com/membershiprewards) or call 1-800-266-7077. Then, transfer points at [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). The bonus will be awarded on the total number of SkyMiles received due to the transfer of points during the promotional period.

Not yet a Delta SkyMiles member?

Call 1-800-323-2323 or go to [www.delta.com/skymiles](http://www.delta.com/skymiles) today!

(MR Message 7001)

SkyMiles program rules and conditions apply. Card members transferring points to domestic airlines will be charged a fee of \$,0004 per point, up to \$50. This charge is to offset the excise taxes American Express currently pays to the government on such transactions.

### Earn 10x Membership Rewards® points This Mother's Day with Butterfield Blooms!



Remember your Mom this Mother's Day with exquisite flowers and earn 10x Membership Rewards points for yourself when you shop with Butterfield Blooms! Butterfield Blooms will create a beautiful floral design that will dazzle your mom and deliver a fresh and exceptional experience days after your order arrives. Make this a memorable Mother's Day with Butterfield Blooms.

Visit [www.butterfieldblooms.com/amxmr](http://www.butterfieldblooms.com/amxmr) or call 1-888-8BBLOOM and give promo code **9949** to earn 10x points whenever you shop every day, all year!

(MR Message 8303)

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.

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.



**Join the Fight Against Breast Cancer**



Throughout 2005, thousands of women and men will join together for Breast Cancer 3-Day events, raising millions of dollars for the Susan G. Komen Breast Cancer Foundation and the National Philanthropic Trust Breast Cancer Fund. Register for or donate to one of the 12 Breast Cancer 3-Day events with your American Express® Card and American Express will make an additional donation to the fight against breast cancer.

For all donations and registration fees charged to an American Express Card through [www.The3Day.org](http://www.The3Day.org), American Express will contribute an additional .2% of the donation or registration fee to the Breast Cancer 3-Day.

For more information, or to register for the 3-Day, call 1-800-996-3DAY or visit [www.The3Day.org](http://www.The3Day.org) today.

(CE 105512)

**Now Accepting American Express® Cards!**



**Regis Salons** - For the latest in cut, color, texturizing and finishing services. Located in major malls throughout the U.S. Visit [www.regissalons.com](http://www.regissalons.com) or call 1-800-777-4444.

**Sapa Restaurant** - Indulge your senses and prepare for an unforgettable French-Vietnamese dining experience. Visit us at 43 West 24th Street or at [www.sapanyc.com](http://www.sapanyc.com). Call 212-929-1800.

**The Moinian Group** - Looking for a home? Visit [www.moinianrentals.com](http://www.moinianrentals.com). Seven Manhattan properties. Pay your rent with your American Express Card. It's rent well spent.

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 105492)

**CTS and Your Dedicated Centurion® Travel Counselor**



Wherever your travels may take you, Centurion Travel Service is on call to answer any questions, every day, all day. Upon your first contact with Centurion Travel Service, you'll be assigned a dedicated Travel Counselor who can help you take advantage of exclusive travel benefits like airline upgrades, shipboard credits and value-rich travel programs such as *Fine Hotels & Resorts*, *Private Jet Services Program*, *Centurion Villas™* and *Centurion Cruise Privileges*.

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

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

(CE 105569)

**Neiman Marcus Shopping Earns Extra Rewards**



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

Once you earn 5,000 points within one calendar year, you achieve InCircle Rewards membership status. As a member, you will receive additional benefits, such as complimentary gift packaging on purchases of \$25 or more, invitations to special events, and copies of exclusive Neiman Marcus publications: the book, entrée, the point, and the update. Visit [www.NeimanMarcus.com/incircle](http://www.NeimanMarcus.com/incircle) for complete program rules. Membership Rewards terms and conditions apply.

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

(CE 105570)

**Give Your Home a New Look with Exclusive Savings**



From April 4-May 31, 2005, take advantage of our special offers and rebates from top brands like KitchenAid® and Benjamin Moore®. And, every day from May 10-May 23, the coolest home products and experiences are up for grabs at special Cardmember-only prices, including My Organized Home, a dream organizing package brought to you by REAL SIMPLE®.

Check out [www.mylifemycard.com/springhome](http://www.mylifemycard.com/springhome).

Void where prohibited. Restrictions may apply. Actual items subject to change. Quantities on featured items are limited and will be sold on a first come, first served basis. See [www.mylifemycard.com/springhome](http://www.mylifemycard.com/springhome) for full terms and conditions.

Visit [www.mylifemycard.com/springhome](http://www.mylifemycard.com/springhome) for great offers and rebates.

(CE 105539)

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.

**15% Off Your Purchase of \$200 or More at Johnston & Murphy**

JOHNSTON & MURPHY

Call, click or stop by a Johnston & Murphy store to receive 15% off your next purchase of \$200, or more. We offer a wide selection of premium men's footwear, accessories, apparel and small leather goods. Call **1-800-424-2854** to order a catalog or find the retail location nearest you. Or, you can visit our website at **www.johnstonmurphy.com**. Be sure to use promo code **AMEX0415** on the phone, in our stores or when placing an order on our website.

Call 1-800-424-2854 or log on to **www.johnstonmurphy.com**.

(CE 105554)

Payment must be made with the American Express® Card. Expiration date June 30th, 2005.

**Save \$50 on Home Lighting and Decor at LAMPS PLUS!**

**LAMPS PLUS**  
America's Lighting Superstore

Enhance your kitchen, bathroom--any room in your home with fashionable new lighting designs by LAMPS PLUS. Great values on 1,000s of chandeliers, table and floor lamps, outdoor lighting, and more, all at America's Lighting Superstore! To find one of our lighting superstore locations, visit **LAMPSPLUS.com** for maps and store hours, or call **1-800-782-1967**, 7-days-a-week, to talk to a lighting consultant. Offer valid on purchases of \$250 or more from March 1, 2005 through July 31, 2005.

Excludes shipping and applicable taxes. Not valid on sale items, fans by Casablanca Signature, Portable Series, Monte Carlo, Minka Aire Designer series, Craftmade or Matthews Fan Co. ceiling fans. Limit 1 offer per Cardmember. Other restrictions may apply.

To redeem, bring this offer to any LAMPS PLUS store, or use code **QP89AXAP5X**, online at **www.LAMPSPLUS.com** or by phone, **1-800-782-1967**.

Use your American Express® Card.

(CE105575)

**Pay Your Bills Automatically with the Card**



Pay everything from your cable and telephone bills to your newspaper subscription and health club membership with your Card. It's a simple way to consolidate your payments and to help ensure your bills are paid on time. You will have fewer checks to write and you will still continue to get a statement from your service provider to keep for your records.

Visit **www.americanexpress.com/abp26** for a list of participating providers, or to learn more. Start benefiting from the convenience of Automatic Bill Payment today!

(CE 105595)

**Centurion® Card  
Statement of Account**

**6,272,848**  
**Membership Rewards®**  
**Points Available**  
at 03/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN

Account Number  
[REDACTED]

Closing Date  
05/29/05

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
156.20	-156.20	+698.90	698.90

**Please Pay By  
06/13/05**

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.

**Book Your Vacation with Centurion Destinations<sup>SM</sup> Vacations**

For a world of travel adventure, look to Centurion Destinations Vacations. The eleven partners will help you create one-of-a-kind, personalized vacations. Whether your ideal travel experience is a family get-together or a romantic getaway, laid-back beach bumming or non-stop adventure--look to these travel specialists to create the vacation of a lifetime, and earn up to 50,000 Membership Rewards® bonus points. Reserve your vacation today through Centurion Travel Service at **1-877-877-0987, option 1**. Program terms and conditions apply. For full program information, visit [www.americanexpress.com/centurion](http://www.americanexpress.com/centurion).

Activity	Amount \$
05/13/05* Payment Received - Thank You	-156.20
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>	
Card XXXX-XXXX-31005	Amount \$
05/12/05 TELECHARGE SVCE NEW YORK NY TICKETS/RESERVATION/ETC ROC No. 11140088	217.00
05/24/05 FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000004231	370.42
05/25/05 AMAZON.COM SUPERSTORAMAZON.COM WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0034306459	111.48
<b>Total Due in Full Activity</b>	<b>698.90</b>

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

**Payment Coupon**

Account Number  
[REDACTED]

**Please Pay By:  
06/13/05**

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

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

**Total Amount Due  
\$698.90**

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



Mail Payment to:

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



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Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Page 2 of 8

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



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-877-877-0997  
**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  
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do not use

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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  
05/29/05

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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 11.64%, the DPR is 0.0319%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

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



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

Available Points

**6,272,848**

Everyday Spend Points  
earned this period:

**54,216**

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	6,065,934
New points earned	+206,914
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=6,272,848</b>

## New Points Earned

03/01/05 - 03/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	553	0	0	553
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	3,329	0	0	3,329
Add'l Gold 3718-463688-45019	470	0	0	470
Add'l Gold 3718-463688-43030	45,808	0	0	45,808
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	61,513	26,304	0	87,817
Add'l Gold 3727-686332-63027	36,773	27,714	100 QSRLowROC 100pts 1577	64,587
Add'l Gold 3727-686332-62060	4,052	198	100 QSRLowROC 100pts 1577	4,350
<b>Totals</b>	<b>152,498</b>	<b>54,216</b>	<b>200</b>	<b>206,914</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.

### Redeem points for Home Depot Gift Cards



At The Home Depot, use your American Express® Card to create an enjoyable and relaxing sanctuary for summer. Just use quick changes in color and texture. A beautiful paint finish, vibrant plants, attractive lamps and a cool rug can all transform your setting. And, don't forget to create an inviting living space outside too. Grills, patio furniture, decks, landscaping and outdoor lighting will create the ideal retreat. You'll want to spend your summer vacation right at home.

Don't forget, you can redeem points for Home Depot Gift Cards up to \$500, good at every Home Depot and EXPO Design Center.

(MR Message 2360)

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.



**Panasonic**  
**ideas for life**

**Earn Double points from Panasonic.com & Free Shipping!**

Shopping for your favorite consumer electronics products at Panasonic.com is even more rewarding. Now you can earn double Membership Rewards® points on any item of \$499 or more, when you use your American Express® Card at Panasonic.com. You'll also enjoy free shipping on ALL products at Panasonic.com, so get shopping now! Visit [www.panasonic.com/amexrewards](http://www.panasonic.com/amexrewards) for complete details.

Offer valid 4/1/05-12/31/05. Maximum 10,000 points per Cardmember during promotion. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3647.

New offer! Visit [www.panasonic.com/amexrewards](http://www.panasonic.com/amexrewards) for complete details.

(MR Message 5294)



**You Can Use Membership Rewards® points to Book a Vacation!**

Take a cruise around the Greek Islands. Dine on red snapper in Martinique. Or dive into one of Hana's Seven Sacred Pools in Maui. Whatever your preference, Featured Hotels, Cruises and Vacation Packages can get you there. It's simple. Just select a destination from over 500 hotels, cruises and vacation packages, and let our Travel Counselors book your entire trip. What are you waiting for?

Call 1-800-AXP-EARN (297-3276) option 2 today, or visit [www.americanexpress.com/travelspecials](http://www.americanexpress.com/travelspecials) to check out the latest Travel Specials. And get ready to go!

(MR Message 7087)

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



**Welcome to the World of Fairmont Hotels & Resorts**

Fairmont Hotels & Resorts has locations in the U.S., Barbados, Bermuda, Dubai, Monaco, Mexico and Canada. Redeem Membership Rewards® points and give yourself or someone you love a vacation with a Certificate for a one-night stay in one of Fairmont's breathtaking locations—including breakfast for two each morning.

To learn more about 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 3183)

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

**THE SHARPER IMAGE**

**Earn 5x points When You Shop For Dad This Father's Day From SharperImage.com!**

Looking for a unique gift to give Dad this Father's Day? The Sharper Image® is a leading source of innovative, high-quality products that help make life better and more enjoyable. Plus, when you shop at [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints), you can earn 5x Membership Rewards® points for yourself--all year long!

Visit [www.SharperImage.com/amexpoints](http://www.SharperImage.com/amexpoints) to earn 5x points all year long!

(MR Message 8363)

Offer valid ONLY when you go to [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) through 12/31/05. 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 10-12 weeks after charges appear on your billing statement. Bonus ID: 1076.

**Redeem for Restoration Hardware This Spring**

At Restoration Hardware, you'll explore an exceptionally well merchandised world of high-quality textiles, furniture, lighting, bathware, hardware and amusements. These are products of lasting value, classic design and all imbued with a brand that speaks to superb taste and a free-spirited individuality.

For a store near you, visit [www.restorationhardware.com](http://www.restorationhardware.com) or call 1-800-762-1005.

(MR Message 7015)



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.



**Request Your FREE Financial Workbook**



Available from American Express Financial Advisors, our *Smart Money Management Workbook* contains 20 pages of easy-to-follow information including worksheets, checklists, and charts. American Express Financial Advisors is here to help you achieve financial success. In the complimentary workbook, you will find simple steps and smart strategies that will help you find ways to reduce your taxes, plan for college, balance risks and investments and determine your net worth.

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

Order your FREE guide today by calling American Express Financial Advisors Inc. at 1-866-549-5947.

(CE 105667)

**Mortgage Rates Are Still Low**



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

\*Mortgage loans are provided by American Express Bank, FSB, an FDIC-insured federal savings bank. American Express Bank, FSB, is an American Express company and an Equal Housing Lender.

Contact us today! Call 1-800-297-1008 or visit [www.americanexpress.com/mortgages](http://www.americanexpress.com/mortgages). Use offer code C92.

(CE 105699)

**Receive \$25 Off**



Save \$25 on a single item purchase priced \$250 or more. Apply the promotion code shown below when you check out. Promotion code only valid at [www.hpshopping.com](http://www.hpshopping.com) when you use your American Express® Card. Use promotion code: **SV1322**. Promotion code valid May 1, 2005 through June 30, 2005

Not valid in conjunction with any other offer. Limited to one usage per Cardmember. Promotion code limited to one product. Void where prohibited, taxed or restricted by law. Non-transferable. Not valid retroactively on previously purchased products, auction products, instant rebates, Compaq Presario desktop PCs ending with a "V or Z", HP Pavilion desktop PCs ending with "00y, 10y, 10e". Not valid for any resale activity as defined by [hpshopping.com](http://hpshopping.com). Visit Customer Service on [www.hpshopping.com](http://www.hpshopping.com) for details.

Promotion code only valid at [www.hpshopping.com](http://www.hpshopping.com) or by calling 1-888-999-4747 when you use your American Express Card.

(CE 105705)

**Support the U.S. Fund for UNICEF and We Will Too!**



American Express, through an alliance with Kintera, is proud to assist the U.S. Fund for UNICEF in helping to build a better world for children. The U.S. Fund for UNICEF helps provide lifesaving health care, clean water, improved nutrition, education, and emergency relief to millions of children in developing nations. This Mother's Day and throughout the month of May, we'll match a portion of your contribution when you use your American Express® Card to make a gift at [www.unicefusa.org/amex](http://www.unicefusa.org/amex).

For all donations charged to an American Express Card through [www.unicefusa.org/amex](http://www.unicefusa.org/amex), American Express will contribute an additional 0.20% of the donation. All donations to the U.S. Fund for UNICEF are fully tax deductible.

We'll match a portion of your gift, and make your gift work harder when you charge your donation to the U.S. Fund for UNICEF on your American Express Card. Visit [www.unicefusa.org/amex](http://www.unicefusa.org/amex) to contribute, and please give generously.

(CE 105723)

**Now Accepting American Express® Cards!**



**Loehmann's** - Top designer fashions for women and men at savings you won't believe! Visit [www.loehmanns.com](http://www.loehmanns.com) for a calendar of events, store locations, and more.

**Salon AKS 5th** - We are opening the doors to our newest location at 689 5th Ave and 54th Street. Come and experience all our professional beauty services from head to toe. Call 212-888-0707.

**NYC Paintball** - Come experience the hot, fast-growing extreme sport at NYC'S premier paintball facility. All new! Minutes from Manhattan. Call 1-888-PBALL-NY or visit [www.nypaintball.com](http://www.nypaintball.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 105627)

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 Points When You Pay Your Bills Automatically**



Do you know that when you pay your wireless phone bill automatically with the Centurion® Card from American Express, you can earn double Membership Rewards® points automatically, too? Automatic Bill Payment is the simple way to consolidate your payments and make sure that your bills are paid on time. Start benefiting from the convenience of Automatic Bill Payment today. Terms and conditions apply. Not all providers service all markets. In some instances, it may take more than one billing cycle before initial paid amounts are posted to the Card account. 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.

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

(CE 105685)

**Enjoy Elite Status from Centurion Car Rental Partners**



As a Centurion® member, you will receive valuable benefits at Avis® and Hertz®. Plus, you can enjoy additional benefits once you enroll as a member of Avis' President's Club and Hertz #1 Club Gold®, including complimentary upgrades and other special amenities (subject to availability).

Enrollment required for Avis President's Club and Hertz #1 Club Gold. Benefits may vary by partner. Participating partners are subject to change. Benefits are available at participating locations and subject to availability. Upgrades are subject to fleet availability at time of rental. Standard rental terms and conditions apply. Hertz #1 Club Gold® is a registered trademark of Hertz System, Inc. The minimum rental age for Hertz #1 Club Gold membership is 25 years.

To enroll, call Centurion Member Services at 1-877-877-0987, option 3 to request an enrollment kit.

(CE 105687)

**Time Is Money, and We Can Save You Both!**



Call to obtain a FREE no-obligation auto insurance quote. We know your time is valuable, that's why we provide fast, easy, convenient ways to obtain a quote. Once you've obtained a quote, we are confident you will find our rates to be some of the best in the industry. Plus, we offer great benefits like 24-hour roadside assistance free with towing coverage, a variety of payment options, the ability to report a claim 24 hours a day and the freedom to pick your own repair shop.

Property Casualty Insurance is underwritten by AMEX Assurance Company (licensed in all 50 states, Puerto Rico and Canada) or IDS Property Casualty Insurance Company (licensed in AZ, CA, IL, IN, MN, SD, TX and WI)--both in De Pere, WI.

Call for your no-obligation quote today! Call 1-800-842-3344 or visit [www.americanexpress.com/autohome](http://www.americanexpress.com/autohome). Your reference number: 1N9.

(CE 105692)

**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 105694)

Centurion® Card  
Statement of Account

**2,918,067**  
**Membership Rewards®**  
**Points Available**  
at 04/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN

Account Number  
[REDACTED]

Closing Date  
06/29/05

Page 1 of 12

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
698.90	-698.90	+9,191.96	9,191.96

**Please Pay By**  
**07/14/05**

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.

**Welcome to Bergdorf Goodman Rewards 2005**

Fine gifts, delectable dining and exotic expeditions await you within the enticing world of Bergdorf Goodman Rewards 2005. Our enhanced loyalty program lets you choose from an extensive list of pleasures and delights. Rewards points are offered to Centurion® members with one point earned for every eligible dollar spent. To enroll your Centurion Card or for more information, please call 1-888-528-5778. All items subject to availability. Important restrictions apply to many of the rewards. The program year began January 1, 2005, and will end December 31, 2005. Any points accrued during this time must be redeemed by February 28, 2006.

Activity				Amount \$
* Indicates posting date				
06/06/05*	Payment Received - Thank You			698.90
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>				<b>Amount \$</b>
Card XXXX-XXXX4-31005				
06/03/05	FREDERIC FEKKAI	NY	NY	312.39
	BARBER/BEAUTY SHOP ROC No. 0000006478			
06/09/05	CIRCUIT CTY #0862W PALM BEACH	FL		470.44
	ELECTRONICS/APPLIANCES ROC No. 05202269			
06/10/05	FREDERIC FEKKAI	NY	NY	100.00
	ROC No. 0000008166			
06/11/05	C. ORRICO PB	PALM BEACH	FL	430.26
	APPAREL/ACCESSORIES ROC No. 0000039460			
06/22/05	POLO RETAIL CORP	NEW YORK	NY	3,612.14
	APPAREL/ACCESSORIES			

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

Continued on Page 3

**Payment Coupon**

Account Number  
[REDACTED]

**Please Pay By:**  
**07/14/05**

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

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

**Total Amount Due**  
**\$9,191.96**

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



Mail Payment to:

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



**DUPLICATE COPY**

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
**XXXX-XXXXX4-31005**

Page 2 of 12

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



To Pay By Phone  
1-800-472-9297

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

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
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  
06/29/05

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<b>Due in Full continued</b>				Amount \$
06/23/05	BERGDORF GOODMAN LORO PIANA	NEW YORK	NY	409.66
06/23/05	BERGDORF GOODMAN AKRIS	NEW YORK	NY	3,436.58
06/23/05	BERGDORF GOODMAN RALPH LAUREN	NEW YORK	NY	420.49
<b>Total Due in Full Activity</b>				<b>9,191.96</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 11.90%, the DPR is 0.0326%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

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

www.americanexpress.com/rewards

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

Statement Period  
**April 1, 2005 - April 30, 2005**  
Account activity after this period does not appear on this statement



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

Available Points

**2,918,067**

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

Everyday Spend Points  
earned this period:  
**26,087**

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

### Account Summary

Opening points balance	6,272,848
New points earned	+170,219
Points transferred or redeemed	-3,525,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,918,067</b>

### New Points Earned

04/01/05 - 04/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	156	0	0	156
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	2,216	0	0	2,216
Add'l Gold 3718-463688-45019	179	0	0	179
Add'l Gold 3718-463688-43030	15,169	0	0	15,169
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	61,222	11,976	300 <small>QSRLowROC 100pts 1577</small>	73,498
Add'l Gold 3727-686332-63027	56,371	13,983	302 <small>Best Western 2xpts 7525</small>	70,656
Add'l Gold 3727-686332-62060	7,909	128	308 <small>Best Western 2xpts 7525</small>	8,345
<b>Totals</b>	<b>143,222</b>	<b>26,087</b>	<b>910</b>	<b>170,219</b>

### Points Transferred or Redeemed

04/01/05 - 04/30/05	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011245065</small>	100,000	4/15/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011245066</small>	100,000	4/15/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297007</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297008</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297009</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297010</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297011</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297012</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297013</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297014</small>	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate <small>Account number 0011297015</small>	25,000	4/22/05

Continued on reverse



**Points Transferred or Redeemed continued**

04/01/05 - 04/30/05	Points Transferred or Redeemed	Request Date
\$250 Restoration Hardware Gift Certificate Account number 0011297016	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297017	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297018	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297019	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297119	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297218	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297219	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297020	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297021	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297022	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297023	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297024	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297025	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297026	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297120	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297121	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297122	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297123	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297124	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297125	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297126	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297127	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297128	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297129	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297220	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297221	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297222	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297223	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297224	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297225	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297226	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297227	25,000	4/22/05

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**Points Transferred or Redeemed continued**

04/01/05 - 04/30/05	Points Transferred or Redeemed	Request Date
\$250 Restoration Hardware Gift Certificate Account number 0011297228	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297229	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297033	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297034	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297035	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297036	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297037	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297038	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297039	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297130	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297131	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297132	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297133	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297134	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297135	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297136	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297137	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297138	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297230	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297231	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297232	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297233	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297234	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297235	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297236	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297237	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297040	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297041	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297042	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297043	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297044	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297045	25,000	4/22/05

Continued on reverse



**Points Transferred or Redeemed continued**

04/01/05 - 04/30/05	Points Transferred or Redeemed	Request Date
\$250 Restoration Hardware Gift Certificate Account number 0011297046	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297047	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297048	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297049	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297050	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297051	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297052	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296965	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296966	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296967	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296968	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296969	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296970	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296971	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296972	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296973	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296974	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296989	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297080	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297081	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297082	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297083	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297084	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297085	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297086	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297087	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297088	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297089	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297280	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297281	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297282	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297283	25,000	4/22/05

Continued on next page



**Points Transferred or Redeemed continued**

04/01/05 - 04/30/05	Points Transferred or Redeemed	Request Date
\$250 Restoration Hardware Gift Certificate Account number 0011297284	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297285	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297286	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297287	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297288	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297289	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296990	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296991	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296992	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296993	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296994	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296995	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296996	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296997	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011296998	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297290	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297291	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297292	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297293	25,000	4/22/05
\$250 Restoration Hardware Gift Certificate Account number 0011297294	25,000	4/22/05
\$1,000 Saks Fifth Avenue Gift Certificate Account number 0011328109	100,000	4/26/05
\$1,000 Saks Fifth Avenue Gift Certificate Account number 0011328110	100,000	4/26/05
<b>Total</b>	<b>3,525,000</b>	

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Continued on reverse



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(MR Message 8075)



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(MR Message 7010)



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(MR Message 6501)



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(CE 105861)

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(CE 105868)

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(CE 105866)

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(CE 105865)

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(CE 105854)

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(CE 105857)

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(CE 105801)

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(CE 105884)

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(CE 105879)

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	HOSPITALS			
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	05 OTHER SERVICES ROC No. 450230			
07/12/05	THE NEW AMSTERDAM TH	NEW YORK	NY	200.00
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Page 2 of 8

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



To Pay By Phone  
1-800-472-9297

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

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
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.

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Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
07/29/05

Page 3 of 8

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<b>Due in Full continued</b>				Amount \$
07/25/05	C. ORRICO PB	PALM BEACH	FL	269.79
	APPAREL/ACCESSORIES ROC No. 0000041015			
07/26/05	FULL ACCESS ENTERTA	2019740600	NJ	470.00
	TICKET AGENCY			
<b>Total Due in Full Activity</b>				<b>2,743.98</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 12.15%, the DPR is 0.0333%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

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

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

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

Statement Period

**May 1, 2005 - May 31, 2005**

Account activity after this period does not appear on this statement

Prepared for

**JEFFREY E EPSTEIN**

Membership Rewards® Account Number



Available Points

**2,665,653**

Everyday Spend Points  
earned this period:

**25,983**

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	2,918,067
New points earned	+147,586
Points transferred or redeemed	-400,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,665,653</b>

## New Points Earned

05/01/05 - 05/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	698	0	0	698
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	4,809	0	0	4,809
Add'l Gold 3718-463688-45019	73	0	0	73
Add'l Gold 3718-463688-43030	38,145	0	0	38,145
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	61,891	25,572	0	87,463
Add'l Gold 3727-686332-63027	11,420	166	0	11,586
Add'l Gold 3727-686332-62060	4,567	245	0	4,812
<b>Totals</b>	<b>121,603</b>	<b>25,983</b>	<b>0</b>	<b>147,586</b>

## Points Transferred or Redeemed

05/01/05 - 05/31/05	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011596126</small>	100,000	5/31/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011596127</small>	100,000	5/31/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011596128</small>	100,000	5/31/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011596129</small>	100,000	5/31/05
<b>Total</b>	<b>400,000</b>	

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

Continued on reverse



### Limited Time Offer on a Silver Creative Zen Micro 5GB MP3 Player

Redeem for the new Creative Zen Micro 5 GB MP3 Player for reduced Membership Rewards® points from 37,000 to 32,000 Membership Rewards points. This is one of the most imaginative and eye catching MP3 player to date. The Zen Micro's tiny size of the player shouldn't compromise the hundreds of songs it can hold which is up to 2,500 songs. Take advantage of this great deal until August 15, 2005.

This offer is applicable for reward code PRM529.

Special offer is good until August 15, 2005

To get this great offer visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 0256)

### Experience South African Airways



Beginning July 2, 2005, South African Airways is offering direct service four times a week from Washington D.C. (Dulles) to Johannesburg. With our superb on-time performance and award-winning in-flight service, you'll see why we're Africa's leading airline. Redeem for an economy class ticket for 80,000 Membership Rewards® points, or an economy companion class ticket for 40,000 Membership Rewards points. For reservations, call South African Airways at 1-800-722-9675.

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

For reservations, call South African Airways at 1-800-722-9675. 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 3290)

### Redeem Membership Rewards® points for Travel on Amtrak



Amtrak has added premium Metroliner service on the Northeast corridor during the Acela Express service disruption. Between NY & Washington there is hourly service from 6:00 am to 6:00 pm. Between NY & Boston, there will be limited Metroliner service, but additional Regional trains have been added to the schedule. You can redeem Membership Rewards points for Amtrak® Certificates and go to any of the 500 Amtrak destinations. Travel on Amtrak to exciting cities and entertaining family vacation spots.

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

To learn more about 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 7070)

### Earn Up To 10,000 Bonus points with Sprint PCS® Service



Keeping your family close has never been easier. Because now, when you activate up to five new lines of Sprint PCS Service with preferred credit, you can earn up to 10,000 Membership Rewards® bonus points, or 2,000 points for each new line of service with a two-year Sprint PCS Advantage Agreement.\*

\*Offer valid until 10/31/05. Offers are not available everywhere and are subject to change. Terms and conditions apply. A nonrefundable \$36 phone activation fee and \$150 early termination fee apply to each line. Exclusions and deposits may apply. Not combinable with other offers. © 2005 Sprint. 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 account within 10-12 weeks after charges appear on your billing statement Bonus ID 3101.

Call toll-free 1-877-PCS-AMEX or visit [www.sprint.com/amex2000](http://www.sprint.com/amex2000).

(MR Bonus ID 3101)



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We may also inform you of important account updates and Cardmember offers from time to time. You can learn more about how we use your e-mail address by reading the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy), and you can visit the E-mail Preferences page at [www.americanexpress.com/preferences](http://www.americanexpress.com/preferences) to review or change your e-mail choices at any time.

Visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail) and sign up today!

(CE 105971)

**Great Travel Offers to Celebrate Las Vegas' 100th Birthday**



Isn't it time for you to experience the thrill of Vegas? It's Las Vegas' 100th birthday and your American Express® Card is your ticket to exclusive offers all year long. Imagine yourself in a luxurious suite overlooking the city, dining at a celebrity chef's restaurant or enjoying one of Vegas' famed entertainers. The excitement is all at your fingertips. Or, you can just relax and rejuvenate with a massage in a world-class spa. It's your choice and your American Express Card can help get you there. Simply log on to [www.mylifemycard.com/lasvegas](http://www.mylifemycard.com/lasvegas) to see all the exclusive offers created just for American Express Cardmembers.

To start planning your Las Vegas getaway, go to [www.mylifemycard.com/lasvegas](http://www.mylifemycard.com/lasvegas) now!

(CE 106006)

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(CE 105979)

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**Wynn Las Vegas** - The doors are open to Steve Wynn's newest 2,700-room resort hotel "Wynn Las Vegas." Reserve at 1-888-320-WYNN. [www.wynnlasvegas.com](http://www.wynnlasvegas.com).

**Eurofly** - Italy's newest airline on the North American market offers direct non-stop service between JFK airport and Bologna, Naples and Palermo. Visit [www.EuroflyUSA.com](http://www.EuroflyUSA.com).

**Nostalgia Oak Warehouse** - Unique assortment of fine oak furniture. 2090 Jericho Tpke. New Hyde Park, NY, 516-328-1711 or 1741 Broadhollow Rd. Farmingdale, NY. 631-249-7811.

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 105907)

**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.

For more information, call 1-800-345-2639 or the direct-dial collect number, 715-343-7979.

(CE 105990)

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 Extra Points with InterContinental® Hotels Group**



Priority Club® members can register and stay through August 31 to earn 2,000 bonus points or 500 miles, up to 20,000 points or 5,000 miles, for every second stay at InterContinental, Crowne Plaza, Hotel Indigo, Holiday Inn, Holiday Inn Express, Staybridge Suites, and Candlewood Suites hotels worldwide. Centurion® members can earn an additional 500 Priority Club points on every stay at InterContinental Hotels Group locations in the U.S., Canada, Central and South America and the Caribbean.

Visit [www.priorityclub.com/2000](http://www.priorityclub.com/2000) for terms and conditions. Centurion bonus: U.S. residents only, must register for promotion in advance. 500 bonus points awarded on all qualifying stays when you book and pay with your Centurion Card from 5/16/05 to 8/31/05.

To make a reservation and register for this summer promotion call Centurion Travel Service at 1-877-877-0987, option 1. To enroll in the Priority Club Rewards program, call Centurion Customer Service at 1-877-877-0987, option 3.

(CE 105989)

**Special Offers This Summer with American Express Selects**



This summer, American Express Selects gives you special access to offers you won't find anywhere else. Visit the site where merchants present the most tempting opportunities they can think of--just for you.

Visit [www.mylifemycard.com/mysummer](http://www.mylifemycard.com/mysummer) for a complete list of offers and terms and conditions.

Visit [www.mylifemycard.com/mysummer](http://www.mylifemycard.com/mysummer) for a complete list of offers and terms and conditions.

(CE 105987)

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**\*Terms & Conditions:** To redeem this offer, you must use your American Express® Card. Offer void outside the U.S. Local sales tax, when applicable, will be added to your order. Carrier delivery may not be available in your area. Savings calculated against the newsstand rate of \$0.75 per copy. At the end of your term, you may choose to renew at our current renewal rates. If you join our EZ-Pay program, your American Express® Card will automatically be charged upon renewal of your subscription at the renewal rate for the offer you have selected.

You will notice a charge on your credit card at the end of every term for your subscription. You may notify us to cancel automatic payments at any time. Promotion expires 10/1/2005.

Call 1-800-872-0001 and mention promo 608. Or, place your order online [www.myusatoday.com/statement](http://www.myusatoday.com/statement).

(CE 105982)

**How Much Money Could You Save?**



If you haven't shopped for car insurance lately you might be throwing money out the window. Get a quote from the American Express Property Casualty companies to see how much YOU could save\*.

- Save \$225 when you switch from AIG.
- Save \$231 when you switch from Allstate.
- Save \$266 when you switch from Geico.
- Save \$327 when you switch from Progressive.

Savings vary by state and apply to certain coverages.

\*Price comparison data collected from respondents at time of contact. Individual savings may vary based upon a variety of factors. Property Casualty insurance is underwritten by AMEX Assurance Company or IDS Property Casualty Insurance Company.

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

(CE 105969)

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

2,484,893 Membership Rewards® Points Available at 05/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN



Closing Date 08/29/05

Page 1 of 8

Table with 4 columns: Previous Balance \$ (2,743.98), Payment Activity \$ (-2,743.98), New Activity \$ Inc. Adjustments (+8,257.11), New Balance \$ (8,257.11)

Please Pay By 09/13/05

Please refer to page 4 for important information regarding your account

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

Stay in an Exceptional Villa Through Centurion Villas

Looking for a home away from home in Europe, the Caribbean, Mexico or the United States? With Centurion Villas, you can plan a personal retreat at a luxurious beach cottage, an elegant villa, or an exclusive, private residence and quickly become enmeshed in the local way of life--and receive a valuable amenity of \$750, or more. For more information about the full range of homes and experiences available through Centurion Villas, call the specialists at Centurion Travel Service at 1-877-877-0987, and select option 1. Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

Activity table with columns: Activity, Amount \$. Includes entries for 08/06/05 (Payment Received), 07/29/05 (THE NEW AMSTERDAM THNEW YORK), 07/30/05 (THE NEW AMSTERDAM THNEW YORK), and 08/02/05 (LUFTHANSA AIRLINES NEW YORK NY).

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

Payment Coupon



Please Pay By: 09/13/05

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

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

Total Amount Due \$8,257.11

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

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

Mail Payment to:

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

Input box for address change

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Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Page 2 of 8

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



To Pay By Phone  
1-800-472-9297

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

Express Cash  
1-800-CASH-NOW

International Collect  
1-954-503-8905

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-0050  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

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



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  
08/29/05

Page 3 of 8

<b>Due in Full continued</b>				<b>Amount \$</b>
08/02/05	AMAZON.COM PAYMENTS AMZN.COM/BILL MERCHANDISE AMZ*AMAZON PAYMENTS ROC No. 0065481429	WA		21.85
08/02/05	AMAZON.COM PAYMENTS AMZN.COM/BILL MERCHANDISE AMZ*AMAZON PAYMENTS ROC No. 0065481511	WA		13.44
08/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0066021428	WA		410.74
08/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0066021433	WA		118.04
08/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0066106353	WA		69.82
08/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0066106881	WA		259.59
08/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0066262730	WA		23.97
08/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0066386575	WA		16.71
08/11/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0069763158	WA		32.19
08/11/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0070376201	WA		32.37
08/13/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0071519863	WA		32.14
08/13/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0071525789	WA		58.05
08/15/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0071514082	WA		21.04
08/16/05	FULL ACCESS ENTERTAI2019740600 TICKET AGENCY	NJ		675.00
08/16/05	POLO RETAIL CORP NEW YORK APPAREL/ACCESSORIES	NY		4,351.08

*Continued on reverse*

DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXXX4-31005

Page 4 of 8

Due in Full continued			Amount \$
08/16/05	THE NEW AMSTERDAM THNEW YORK 05 OTHER SERVICES ROC No. 370817	NY	400.00
08/18/05	FREDERIC FEKKAI BARBER/BEAUTY SHOP ROC No. 0000002834	NY NY	316.74
08/20/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0076809863	WA	12.96
08/25/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0077180201	WA	26.94
08/28/05	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ*SUPERSTORE ROC No. 0077950714	WA	22.44
<b>Total Due in Full Activity</b>			<b>8,257.11</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 12.40%, the DPR is 0.0340%

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

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

For questions about your  
Membership Rewards account,  
contact

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

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

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

Statement Period  
**June 1, 2005 - June 30, 2005**  
Account activity after this period does not appear on this statement



Prepared for  
**JEFFREY E EPSTEIN**

Account Number

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

**2,484,893**

Everyday Spend Points  
earned this period:

**16,221**

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

## Account Summary

Opening points balance	2,665,653
New points earned	+119,240
Points transferred or redeemed	-300,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,484,893</b>

## New Points Earned

06/01/05 - 06/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	9,191	0	4,267 CONSUMER CENTURION GROUP COE	13,458
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	7,961	0	0	7,961
Add'l Gold 3718-463688-45019	501	0	0	501
Add'l Gold 3718-463688-43030	24,791	0	0	24,791
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	18,960	5,941	0	24,901
Add'l Gold 3727-686332-63027	35,907	10,156	0	46,063
Add'l Gold 3727-686332-62060	1,441	124	0	1,565
<b>Totals</b>	<b>98,752</b>	<b>16,221</b>	<b>4,267</b>	<b>119,240</b>

## Points Transferred or Redeemed

06/01/05 - 06/30/05	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011691764</small>	100,000	6/13/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011691765</small>	100,000	6/13/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0011691766</small>	100,000	6/13/05
<b>Total</b>	<b>300,000</b>	

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

Continued on reverse



# TOSHIBA

## Limited Time Offer - Toshiba DVD Player

Redeem for the Toshiba 5-Disc Progressive Scan DVD Player—only 12,000 Membership Rewards® points (originally 15,000 points). Offer valid through September 15, 2005. Have a movie marathon with this progressive scan DVD player. Features a 5-disc carousel design, ColorStream® pro component video outputs, 3D virtual sound, a JPEG viewer and DVD/CD/MP3 playback. Remote control included. Dimensions: 17"W x 3"H x 17"D (Reward Code: RY1726).

Standard Membership Rewards terms and conditions apply.

To redeem, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) by September 15, 2005.

(MR Message 3159)

## Use Miles as Money™ with GlobalPass®



Transfer Membership Rewards® points to GlobalPass miles and use GlobalMiles™ as currency to purchase non-reward airline tickets on over 600 airlines worldwide. GlobalPass is an online booking engine with some of the best available airfares in the market. There are no restrictions and no blackout dates! Tickets can be purchased with GlobalPass miles or a combination of GlobalPass miles and your American Express® Card. Use Miles as Money with GlobalPass®.

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

To learn more about 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 5260)

# GLOSS.COM

## Reward Yourself with the Best Brands in Beauty at Gloss

Redeem Membership Rewards® points and shop for the best and latest from Bobbi Brown, Chanel, Clarins, Clinique, Estée Lauder, La Mer, M·A·C, Origins, Prescriptives, Stila, and more. Gloss keeps you up-to-the-minute with the world of beauty, bringing you the hottest trends in makeup, skincare and fragrance.

To start redeeming today, visit [www.membershiprewards.com](http://www.membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 5142)



## Redeem Membership Rewards® points for a Gap GiftCard

Gap has everything you need to help express your personal style. From jeans and T's to khakis and oxfords, you'll find great clothes and accessories for men, women, boys, girls and babies.

For the nearest store, call 1-800-GAP-STYLE or shop the always-open [gap.com](http://gap.com) store.

(MR Message 4184)



**Neiman Marcus Shopping Earns Extra Rewards**



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

The InCircle Rewards program gives you one InCircle Rewards point for each dollar spent excluding sales tax, shipping, beauty salons, alterations, gift packaging, NM gift cards and Louis Vuitton purchases. Reach InCircle Rewards membership status upon earning 5,000 points within one calendar year (January through December) and begin redeeming InCircle Rewards points for gifts and travel. Visit [www.NeimanMarcus.com/incircle](http://www.NeimanMarcus.com/incircle) for InCircle Rewards program details. Membership Rewards terms and conditions apply.

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

(CE 106131)

**Planning to Vacation Overseas?**



Stay in touch with family and friends by renting an international cell phone from WorldRoam. With coverage in 170 countries, 24-hour customer support and voicemail, you'll feel right at home--anywhere in the world. Centurion® members receive free line rental for up to 60 days\*.

All rentals and calls must be charged to your Centurion Card. Phone delivery charges apply. Rental charges commence on the "Start Date" and conclude on "Disconnection Date". A \$300 deposit is applied up to 5 days before the "Start Date". If deposit amount is exceeded, charges will apply based on usage. Calls are charged for all outgoing and received calls at a flat rate per minute ranging from \$1.99 to \$6.99 based on origin of call. The final invoice details all charges. \*Offer valid until 12/31/2005.

To take advantage of this offer at exclusive rates, call *Concierge* at **1-877-877-0987**, option 2, or call WorldRoam at **1-888-309-8560** and mention offer code **CSM805**.

(CE 106133)

**Double the Miles - Double the Smiles**



Delta Air Lines and Song® have created an offer exclusively for American Express® Cardmembers--enroll and earn double-flown miles for your qualifying Delta and Song flights September 1, 2005 through October 31, 2005, when you use your American Express Card to purchase your tickets at [delta.com](http://delta.com) or [flysong.com](http://flysong.com). Now that's something to smile about.

All Song flights are operated by Delta Air Lines. All travel and online enrollment must be completed by 10/31/05. Valid only on Delta, Delta Shuttle®, Delta Connection® or Song flights operated in the contiguous 48 United States, sold under the DL code. Additional restrictions apply. For details, go to [delta.com/falldoublemiles](http://delta.com/falldoublemiles). All SkyMiles program rules apply. To review the rules, visit [delta.com/skymiles](http://delta.com/skymiles). Offer subject to change.

Enroll between July 1st and October 31st, 2005, at [delta.com/falldoublemiles](http://delta.com/falldoublemiles) or [flysong.com/falldoublemiles](http://flysong.com/falldoublemiles).

(CE 106110)

**Free Room Upgrade at Hilton Caribbean and Latin America\***



Stay 4 or more nights at participating Hilton Hotels in the Caribbean and Latin America and receive a guaranteed free upgrade to a superior room category. Guests must pay with the American Express® Card. Participating Hilton hotels are located in Argentina, Brazil, Colombia, Venezuela, Ecuador, and throughout the Caribbean islands including Coral by Hilton all-inclusive resorts and 2 new resorts in Barbados and Santo Domingo.

\*Upgrades will be given at check in. Minimum 4 nights stay required. Must pay with valid American Express Card. Valid from 7/1-11/15/05 for Hilton Caribbean and Latin America hotels and 9/1-11/15/05 for Coral by Hilton all-inclusive resorts. Blackout dates apply. Advance reservations required.

To see the list of participating hotels and to book online, visit [www.hiltoncaribbean.com/amx](http://www.hiltoncaribbean.com/amx), call **1-800-HILTONS** or call your local travel agent. Request plan code **ZO** at time of booking.

(CE 106126)

**Now Accepting American Express® Cards!**



**Boyles Furniture** - We're offering more of the prices that N.C. is known for--name-brands, white-glove delivery and design assistance. [www.boyles.com](http://www.boyles.com) or call **828-326-1039**.

**Trump University** - Learn how to help grow your personal fortune from Donald Trump and 7 experts on wealth creation. Plus, FREE exclusive reports. [www.TrumpUniversity.com/AXP](http://www.TrumpUniversity.com/AXP).

**Madd Fun** - NYC's newest and largest indoor family entertainment center. Lots of games, rides, food, and more. 303 Stanley Ave, Brooklyn, NY. **718-498-9002**. [www.maddfun.com](http://www.maddfun.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 106040)

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.

**Exclusive Offer to American Express® Cardmembers**



Log on to [www.brothermall.com](http://www.brothermall.com) where you'll find our full line of genuine brother supplies and accessories. Over 1,000 items to choose from--including specially priced closeouts and great savings on refurbished products. Call toll-free 1-888-879-3232 to speak to one of our customer service representatives to help you find the item you are looking for. Our online store is open 24 hours a day, 7 days a week. When you enter any order totaling \$50 and pay using your American Express Card, you'll receive a \$10 Brothermall Gift Certificate\* plus a FREE 30-minute Prepaid calling card\*\*--a \$13.99 value.

FREE Standard ground shipping on orders shipped within the continental U.S. (Hawaii and Alaska excluded). Mention Promotional Code **BMAE05** when placing your order by phone or enter this code when ordering online. Offer expires August 31, 2005.

\*Brothermall Gift Certificates are transferable, but non-reusable and non-refundable. Certificate has no cash value and cannot be exchanged or redeemed for other items. Certificates expire 12/31/2005.

(CE 106125)

\*\*Calling cards are valid for calls made within the continental U.S. (including Hawaii and Alaska). International dialing is limited to individual countries and the applicable rates/units apply. Calling card expires 11/30/2005. MCI Terms apply.  
©2005 Brother International Corporation

**Get Connected and Get More Out of the Card!**



You can have important account updates and exclusive Cardmember offers delivered right to your inbox. Just visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail), and input your e-mail address, Card number and the 4-digit Card ID number printed above your account number--the latest offers and news will be sent to you automatically.

For more on how we use your e-mail address, please read the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy). You can visit the E-Mail Preferences page at [www.americanexpress.com/preferences](http://www.americanexpress.com/preferences) to review or change your e-mail choices at any time.

Visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail) and sign-up today!

(CE 106079)

**Save 15% OFF All Gifts at Wine Country Gift Baskets™**



Wine Country Gift Baskets offers a large assortment of beautifully designed, affordable, handmade gourmet food, wine and spa gift baskets. For a limited time, American Express® Cardmembers will enjoy even greater savings! Place an online order from August 1 through September 20, 2005, using catalog code **ABC1234** at checkout, and save 15% OFF Wine Country Gift Baskets everyday low prices.

We guarantee the timely arrival of your gifts in perfect condition. If you or your recipient are not 100% satisfied, simply return the item for replacement or a prompt refund.

Visit Wine Country Gift Baskets website at [www.winecountrygiftbaskets.com](http://www.winecountrygiftbaskets.com) to save 15% (taxes, shipping & handling excluded) on your next purchase when you pay with your American Express Card and use catalog code **ABC1234** at checkout. (CE 106139)

**Prime Tickets For Macy's Passport '05 - Fashion Show**



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 with compassion and is attended by more than 10,000 annually. Now in its 24th year, Passport has raised nearly \$20 million for HIV/AIDS research, prevention and direct-care programs. This unique evening includes a reception, live 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. Premium Seats \$75.

Tickets on sale 8/14  
SAN FRANCISCO Fort Mason Center:  
Opening Night, 9/21.  
Gala Evening, 9/22.  
LOS ANGELES Barker Hangar:  
Gala Evening, 9/29.  
Tickets subject to availability.

(CE 106146)

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

2,602,365 Membership Rewards® Points Available at 07/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN



Closing Date 09/29/05

Page 1 of 8

Table with 4 columns: Previous Balance \$ (8,257.11), Payment Activity \$ (-8,257.11), New Activity \$ Inc. Adjustments (+1,011.78), New Balance \$ (1,011.78)

Please Pay By 10/14/05

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.

Earn Double points Every Day on the Centurion® Card

Earn double Membership Rewards® points for your purchases when you use your Centurion Card at stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and to pay your wireless phone bill. 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 your Centurion Card when making other purchases. Offer applies at qualifying stand-alone supermarkets, 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: Activity, Amount \$. Includes entries for Payment Received, Amazon.com, and Guthy-Renker Corp.

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

Payment Coupon



Please Pay By: 10/14/05

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

Make check payable to American Express.

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

Total Amount Due \$1,011.78

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



Mail Payment to:

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

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

Input box for address change





**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
09/29/05

Page 3 of 8

Due in Full continued				Amount \$
09/08/05	FREDERIC FEKKAI NY NY			324.77
	BARBER/BEAUTY SHOP			
	ROC No. 0000007094			
09/09/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA			68.83
	MERCHANDISE			
	AMZ*SUPERSTORE			
	ROC No. 0084877228			
09/21/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA			106.55
	MERCHANDISE			
	AMZ*SUPERSTORE			
	ROC No. 0089831920			
<b>Total Due in Full Activity</b>				<b>1,011.78</b>

**Important Notice**

**Renewal Notice**

Your membership renews next month. The following account terms are in effect at time of renewal, unless otherwise indicated.

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

**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.

**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 is increased by \$5 if the billing address of the account is outside the US. You can avoid paying the annual fee by discontinuing your membership by calling the Customer Service telephone number on page 2 when you receive the statement on which the annual fee is billed. 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 Periodic Rates (DPRs) for each billing period may vary based on the applicable Prime Rate. The Prime Rate used to determine the variable APRs and DPRs is the Prime Rate published in *The Wall Street Journal* (a) on the first day of that billing period or (b) two days prior to the Closing Date of that billing period, whichever is higher. For either of those dates that is not a customary publication day for *The Wall Street Journal*, we will substitute the closest preceding customary publication day. Please see your Cardmember Agreement. Any promotional rate will terminate if you fail to pay the minimum amount due by the payment due date or upon any condition that causes a default or other penalty rate to apply to your account and then the applicable default or penalty rate will apply. You may have access to one or more Flexible Payment Features as part of your Card account. The APRs and DPRs listed below are applicable to the following as of the Closing Date of this statement::  
Centurion/Sign & Travel

Tier	Rate Description	APR	DPR
PREFERRED	Prime + 5.90%	12.63%	0.0346%
STANDARD	Prime + 5.90%	12.63%	0.0346%
DEFAULT	Prime + 21.99%	28.72%	0.0786%

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

For questions about your  
Membership Rewards account,  
contact

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

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

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

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

American Express®



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

Available Points

**2,602,365**

Everyday Spend Points  
earned this period:  
**9,105**

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	2,484,893
New points earned	+117,472
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,602,365</b>

## New Points Earned

07/01/05 - 07/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	2,744	0	0	2,744
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	5,743	0	0	5,743
Add'l Gold 3718-463688-45019	100	0	0	100
Add'l Gold 3718-463688-43030	41,289	0	0	41,289
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	42,712	8,621	0	51,333
Add'l Gold 3727-686332-63027	13,751	241	0	13,992
Add'l Gold 3727-686332-62060	2,028	243	0	2,271
<b>Totals</b>	<b>108,367</b>	<b>9,105</b>	<b>0</b>	<b>117,472</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 Boyles Distinctive Furniture!

Earn double Membership Rewards® points on Boyles Distinctive Furniture purchases charged to your American Express® Card from Aug 22-Oct 22, 2005. Boyles offers NC pricing 30%-50% below retail on an incredible name-brand selection, white-glove delivery service, talented design assistance and double Membership Rewards points! Visit [boyles.com](http://boyles.com) or call **828-326-1039**.

Double points Aug 22-  
Oct 22, 2005 at Boyles  
Distinctive Furniture, visit  
[boyles.com](http://boyles.com) or call  
**828-326-1039**.

(MR Bonus ID 5434)



To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards Account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5434.

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 Information - US Airways Dividend Miles Program

In conjunction with the planned merger of America West Airlines and US Airways, effective January 1, 2006, US Airways will no longer participate in the Membership Rewards® program and Membership Rewards points may no longer be redeemed for miles in the US Airways Dividend Miles program. All such point transfers must be completed before January 1, 2006, and are considered final and non-refundable.

Please call  
**1-800-AXP-EARN**  
(297-3276) if you have any questions.

(MR Message 3240)

### Fly on Virtually Any Airline, Including US Airways



You can now instantly redeem Membership Rewards® points to book travel online on US Airways or virtually any other airline by going to [www.americanexpress.com/travel](http://www.americanexpress.com/travel). There are no blackout dates, no restrictions, and no extra steps which means you now have more flexibility than ever when using your points for travel. Book your trip today.

Book your travel on  
[www.americanexpress.com/travel](http://www.americanexpress.com/travel).

(MR Message 0076)

### Support Hurricane Katrina Relief by Redeeming Membership Rewards® Points



American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support charities aiding communities devastated by the hurricane. They can also charge a donation on their American Express Card.

For more information,  
log on to <http://amex.justgive.org/katrina>.

(MR Message 5084)

For terms, conditions and restrictions, please visit <http://amex.justgive.org/katrina>.

### shopAmex® - Search - Compare - Redeem points



Browse and redeem Membership Rewards® points for over 2 million brand-name products. From the latest fashions and accessories to must-have electronics, shopAmex has what you're looking for. Just SEARCH, COMPARE prices then REDEEM points. shopAmex has over 90 merchants, most offering overnight or second-day shipping.

Visit [shopAmex.com](http://shopAmex.com) today!

(MR Message 2374)

For accounts that qualify, Membership Rewards points will be automatically deducted from the purchase, including estimated shipping/handling and applicable estimated taxes. These transactions are irreversible. A credit for the purchase will be issued to the billing statement on the Card that was used for the purchase. This credit may not appear next to the item purchased with Membership Rewards points.

### Earn double points at Tourneau - WatchFest 2005!



Celebrate Watchfest 2005! Visit any Tourneau or Tourneau Watch Gear Store during the entire month of October 2005 and earn double Membership Rewards® points on any purchase when you use an eligible, enrolled American Express® Card.

Visit Tourneau in October 2005 to earn double points!

(MR Bonus ID 4150)

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: 4150.

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.



**Details on Retail Protection Services**



The Purchase Protection Plan\* covers an eligible item for up to 90 days from the date of purchase if it is stolen or accidentally damaged, including vandalism. Coverage is limited to \$1,000 per Occurrence. With the Buyer's Assurance Plan\* you can shop worry-free knowing that the terms of the original manufacturer's warranty will be matched up to one additional year, on warranties of five years or less that are eligible in the U.S.

\*Coverage is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, exclusions of Policies AX0951 and AX0953 respectively and is subject to change with notice. This document does not supplement or replace the Policy.

Log on to [americanexpress.com/pp](http://americanexpress.com/pp) for more information on the Purchase Protection Plan and [americanexpress.com/ba](http://americanexpress.com/ba) for more information on the Buyer's Assurance Plan.

(CE 106365)

**Airport Club Access with The Priority Pass™ Program**



Access over 450 airport lounges worldwide with Priority Pass irrespective of who you are flying with or what class you are traveling in. You'll have full use of lounge facilities including phones, fax machines, Internet access, refreshments and the chance to relax before your flight. Your guests may also enter for a \$24.00 per guest, per visit fee.

Centurion® members may access Priority Pass lounges worldwide, on a complimentary basis. Centurion member must present Priority Pass Card to access participating lounges. Card member is liable for guest visits, Centurion member must be 21 years of age to enter the airport club lounge without a parent or guardian. Card members must adhere to all house rules of participating clubs. Amenities may vary among airport club locations. Partners and locations subject to change.

To enroll, call Centurion Customer Service at 1-877-877-0987, option 3.

(CE 106238)

**Special Amenities Through Fine Hotels & Resorts Program**



The 2005 *Fine Hotels & Resorts* Program offers you an exclusive array of personal courtesies at over 500 of the world's finest properties. As a guest at any participating hotel or resort, enjoy preferential treatment and the following complimentary amenities exclusive for Centurion® members when you book through CTS--room upgrade upon arrival (based on availability), daily complimentary continental breakfast for two, 4:00pm late checkout, plus an additional amenity specific to each property.

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

Reserve your *Fine Hotels & Resort* Program accommodations through CTS today by calling 1-877-877-0987, option 1.

(CE 106241)

**Try Your Favorite Magazine FREE for Two Months!**

(CE 106282)



Special offer for American Express® Cardmembers--try a subscription to *Time*, *Entertainment Weekly*, *Money*, *Golf Magazine*, *Parenting* or *In Style* FREE for two months.

Take advantage of this risk-free offer today. Log on to [www.FREEmag4cardmembers.com](http://www.FREEmag4cardmembers.com) or call 1-800-352-1212 for full details.

Please use the following code to take advantage of this special offer - AXP030.

TIME	ENTERTAINMENT WEEKLY	MONEY
GOLF MAGAZINE	PARENTING	IN STYLE

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.

**15% Off Your Purchase of \$200 or More at Johnston & Murphy**

Call, click or stop by a Johnston & Murphy store to receive 15% off your next purchase of \$200 or more. We offer a wide selection of premium men's footwear, accessories, apparel and small leather goods. Call 1-800-424-2854 to order a catalog or find the retail location nearest you. Or, you can visit our website at [johnstonmurphy.com](http://johnstonmurphy.com). Be sure to use promo code **AEXP0905** on the phone, in our stores or when placing an order on our website.

Call 1-800-424-2854 or log on to [johnstonmurphy.com](http://johnstonmurphy.com).

(CE 106283)

JOHNSTON & MURPHY

Payment must be made with the American Express® Card. Expiration date is November 30, 2005.

**Join the Walk that Millions Will Never Forget!**

More than 4.5 million Americans have Alzheimer's disease. Memory Walk is the Alzheimer's Association national signature event to help those battling Alzheimer's. Since 1989, Memory Walk participants have raised more than \$175 million. American Express, through an alliance with Kintera, will make an additional contribution for all donations charged to an American Express® Card through Memory Walk websites during 2005.

Please join us in taking steps to end Alzheimer's. To register for the 2005 Alzheimer's Association Memory Walk in your area call 1-800-272-3900 or visit [alz.kintera.org/amex](http://alz.kintera.org/amex).

(CE 106316)



The Alzheimer's Association will receive an additional contribution of 0.20% from American Express for all donations charged to an American Express Card through Memory Walk websites during 2005. Donations are 100% tax-deductible. Terms and conditions of the American Express and Kintera For Your Cause program apply.

**A Change in Auto Insurance Can Bring You More Than Change**

You could save \$200\* when you change to Ameriprise Auto & Home Insurance, formerly known as the American Express Property Casualty companies.

Make the change today! Call 1-800-842-3344 or visit [ameriprise.com/autohome](http://ameriprise.com/autohome). Be sure to mention reference code 1N9 to receive your quick, no-obligation quote.

(CE 106302)



While our name is changing, our high standards for service will remain. We will continue to offer valuable extras like 24-hour roadside assistance—free with towing coverage, 24-hour claims reporting service and the ability to service your policy and report a claim online.

\*Price comparison data collected from respondents at time of contact. Statistics are based on a countrywide average during a two-year period ending 9/30/04.

**Tune In to Free Tracks from MSN® Music!**

For every 10 songs you purchase from MSN Music with your American Express® Card, you'll receive one free song credit. There's no limit to the number of song credits you can earn, so the more you buy, the more should be coming your way. And what a selection! You can choose your favorite tracks from a library of over half-a-million songs from classical to alternative to blues to folk to rock and every genre in between.

Start shopping today at [music.msn.com/axp](http://music.msn.com/axp).

(CE 106242)



Offer expires November 7, 2005. Song credits will be automatically credited to your MSN Music account. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/07/2005 and redeemed by 6/30/2006.

**Now Accepting American Express® Cards!**

**The Inn at Little Washington** - Experience Patrick O'Connell's refined world-renowned American cuisine in a fantasy world, just an hour outside Washington, DC. 540-675-3800.

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 106176)



**Claudio's Restaurant** - Waterfront dining in historic Greenport, L. I. Family-run since 1870. Deep harbor marina. Visit [claudios.com](http://claudios.com) or call 631-477-0627.

**Ben & Jack's Steakhouse** - Offering a fine-dining experience in the Grand Central area that's perfect for business, social or romantic occasions. 219 E. 44th St., NYC. 212-682-5678.

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

2,762,598 Membership Rewards® Points Available at 08/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN



Closing Date 10/30/05

Page 1 of 10

Summary table with columns: Previous Balance \$ (1,011.78), Payment Activity \$ (-1,011.78), New Activity \$ Inc. Adjustments (+4,585.05), New Balance \$ (4,585.05)

Please Pay By 11/14/05

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Hot Plates® - Your Table Is Waiting

Every day Hot Plates is your entrée to some of the hottest restaurants in the U.S. More than 100 top restaurants in New York, Los Angeles, San Francisco, Miami and Las Vegas set aside a coveted table at lunch and dinner for Centurion® members.

To make reservations, please call Concierge at 1-877-877-0987, option 2. Reservations are provided on a first-come, first-served basis, so please call as early as possible. All cancellations must be made by calling at least 24 hours in advance of reservation. Otherwise, you will be subject to a cancellation fee of \$15-per-person (minimum of \$60, maximum of \$120).

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received, GUTHY-RENKER CORP, AMAZON.COM SUPERSTORAMZN.COM/BILL, and NYU SCHOOL OF MED CTNEW YORK HOSPITALS.

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

Payment Coupon



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

Please Pay By: 11/14/05

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

Make check payable to American Express.

Total Amount Due \$4,585.05

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

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

Mail Payment to:

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

Input box for address change





**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
10/30/05

Page 3 of 10

<b>Due in Full continued</b>				<b>Amount \$</b>
10/07/05	GUTHY-RENKER CORP 800-235-6050 CA ACNEMEDICINE ROC No. 0097063316			40.00
10/08/05	FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP ROC No. 0000004621			452.97
10/13/05	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES			2,617.26
10/15/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0001858646			32.95
10/25/05	TICKETMASTER NY 40 NEW YORK NY DISNEYS LION KING (NY)			218.30
10/27/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0006862811			17.59
10/30/05	Membership Renewal Fee			1,000.00
<b>Total Due in Full Activity</b>				<b>4,585.05</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 12.63%, the DPR is 0.0346%

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 10

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

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

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

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

Statement Period

**August 1, 2005 - August 31, 2005**

Account activity after this period does not appear on this statement

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

Available Points

**2,762,598**

Everyday Spend Points  
earned this period:

**16,904**

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	2,602,365
New points earned	+160,233
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,762,598</b>

## New Points Earned

08/01/05 - 08/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	8,257	0	0	8,257
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	9,976	0	0	9,976
Add'l Gold 3718-463688-45019	23	0	0	23
Add'l Gold 3718-463688-43030	23,560	0	0	23,560
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	35,882	8,628	0	44,510
Add'l Gold 3727-686332-63027	54,979	7,900	0	62,879
Add'l Gold 3727-686332-62060	10,652	376	0	11,028
<b>Totals</b>	<b>143,329</b>	<b>16,904</b>	<b>0</b>	<b>160,233</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.

### Important Information - US Airways Dividend Miles Program

In conjunction with the planned merger of America West Airlines and US Airways, effective January 1, 2006, US Airways will no longer participate in the Membership Rewards® program and Membership Rewards® points may no longer be redeemed for miles in the US Airways Dividend Miles program. All such point transfers must be completed before **January 1, 2006** and are considered final and non-refundable. As an alternative, Membership Rewards® enrollees can redeem points and book travel online at [www.americanexpress.com/travel](http://www.americanexpress.com/travel) and fly on virtually any airline, including US Airways. Please call **1-800-AXP-EARN** if you have any questions.

Continued on reverse



**Rewards Plus Gold Card  
Membership Rewards®  
Program Point Accrual  
Change**

**Rewards Plus Gold Card ("RPG") Membership Rewards® ("MR")  
Program Point Accrual Change**

MR Terms and Conditions ("T&Cs") are changing effective January 1, 2006 to provide that Corporate Cards ("CCs") linked to an MR account with an RPG Card will no longer earn 2 MR points during the first year of RPG Cardmembership and 1.5 MR points during each succeeding year of membership for every dollar charged on such linked CCs with any airline or hotel having a Frequent Customer program participating in MR. Consumer Cards and small business Cards linked to the RPG Card will continue to be awarded the bonus.

Accordingly, the last sentence of paragraph 1 of the Point Accrual section of the T&Cs is changing to include "consumer and Business" between "Linked" and "Accounts".

**Membership Rewards®  
Plus program ("MR") Fee  
Change**

MR Terms and Conditions ("T&Cs") are changing effective 12/1/2005 to charge an annual fee of \$150 to enroll a Corporate Card ("CC") in MR, even if it is linked to an MR account with enrolled charge cards other than a Centurion Card. This change applies to CCs enrolled in MR before that date on the next anniversary of such CC's enrollment date that occurs on or after that date.

Accordingly:

Sentence 3, paragraph 1 of the Annual Fees section of the T&Cs is changing to read: "The annual fee to enroll a Corporate Card is \$150 unless the Corporate Card is linked to a Plus program account with a Centurion Card."

The words "\$35 annual fee for each Corporate Card and an additional" are being deleted from sentence 4, paragraph 1.

**Support Hurricane Katrina Relief by Redeeming  
Membership Rewards® Points**

American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support charities aiding communities devastated by the hurricane. They can also charge a donation on their American Express Card.

For more information,  
log on to [http://amex.  
justgive.org/katrina](http://amex.justgive.org/katrina).

(MR Message 5084)



For terms, conditions and restrictions, please visit <http://amex.justgive.org/katrina>.

**Book Your Next Vacation Using Membership  
Rewards® Points**

Did you know that the Membership Rewards program has over 500 hotel, cruise and vacation packages that you can book directly through American Express Travel Counselors? Log on to [www.americanexpress.com/landandsea](http://www.americanexpress.com/landandsea) for a complete listing of partners and destinations, then call 1-800-AXP-EARN & select option 2 to book your trip today!

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

For a complete listing of  
partners and destinations  
log on to [www.americanexpress.com/landandsea](http://www.americanexpress.com/landandsea)  
or call 1-800-AXP-EARN  
(297-3276) and select  
option 2.

(MR Message 4435)



**Earn 2x Points This Fall with Spa Finder®!**

Earn double Membership Rewards® points from Spa Finder on all purchases. Spa Finder Gift Certificates are redeemable at thousands of day, destination, resort and medical spas worldwide. Also, The Spa Store collection offers a way to replicate the spa experience at home. So, go online at [Spafinder.com](http://Spafinder.com) or call 1-888-ALL-SPAS (255-7727) and earn double points today.

Offer valid through 12/31/05. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 6441.

Visit [www.Spafinder.com](http://www.Spafinder.com)  
or call 1-888-ALL-SPAS  
(255-7727) to earn double  
points.

(MR 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.

Continued on next page



**Start Planning a Great Getaway with Delta!**

Earn a 30% Delta SkyMiles® bonus when you transfer Membership Rewards® points to your SkyMiles account today. Then, use your miles to take that dream vacation with Delta to over 480 destinations. This offer ends 11/30/05.

Not a SkyMiles Member?  
Join at [www.delta.com/skymiles](http://www.delta.com/skymiles) or call 1-800-323-2323.

(MR Message 4485)

To participate in this offer, you must enroll any time between October 1 and November 30, 2005 at [www.delta.com/transferbonus](http://www.delta.com/transferbonus) or call 1-800-266-7077. Transfer of Membership Rewards points must be made in one total sum and the number of bonus miles you receive is based on the total number of points transferred during the promotional period. All SkyMiles program rules and conditions apply.



**Earn 10x Points with GiftSense™!**

Express yourself with the perfect gift and earn 10x Membership Rewards® points whenever you shop at GiftSense.com. Come find wonderful gifts for a variety of people and perhaps something pleasantly unexpected. GiftSense is a trusted partner of FTD.COM. Visit [www.GiftSense.com/amxmr](http://www.GiftSense.com/amxmr) or call 1-800-383-7142 and give promo code 9947 to earn 10x points—everyday, all year!

Visit [www.GiftSense.com/amxmr](http://www.GiftSense.com/amxmr) or call 1-800-383-7142 and give promo code 9947.

(MR Bonus ID 5842)

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from GiftSense. 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 order is delivered and charges appear on your billing statement. Bonus ID: 5842.



**Earn Double Points at PanasonicDirect**

Earn double Membership Rewards® points with the purchase of a Panasonic Toughbook® eLite laptop when you use your American Express® Card. These stylish laptops come in 4 inspiring colors. Magnesium alloy cases, shock-mounted hard drives and a long battery life make them perfect for life on the road. Enjoy free standard shipping on ALL products at [PanasonicDirect.com](http://PanasonicDirect.com)!

Visit [www.panasonic.com/amexrewards](http://www.panasonic.com/amexrewards) for complete details.

(MR Bonus ID 3647)

Offer valid 4/1/05-3/31/06. Maximum 10,000 pts/Cardmember during promotion. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3647.



**Redeem Membership Rewards® Points for Brooks Brothers Gift Cards!**

Established in 1818, Brooks Brothers is the premier American purveyor of classic apparel. Their collections continue to define elegance with timeless style and quality that is second-to-none. For store locations, call 1-800-274-1815 or go to [www.BrooksBrothers.com](http://www.BrooksBrothers.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 5497)



**With Bloomingdale's, Membership Rewards® Points Are Even More Fashionable**

When you use your eligible, enrolled American Express® Card\*, you can redeem points for Bloomingdale's gift cards\*\* that are valid at all Bloomingdale's stores and on [bloomingdales.com](http://bloomingdales.com). For a Bloomingdale's near you, visit [www.bloomingdales.com](http://www.bloomingdales.com) or call 1-800-555-SHOP (555-7467).

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 9393)

\*Some Cards require enrollment and payment of an annual program fee. Terms, conditions and restrictions apply. \*\*Terms and conditions are applied to gift cards.

Prepared for **JEFFREY E EPSTEIN** **DUPLICATE COPY**

Account Number  
[REDACTED]

American Express®





**International Airline Program - 2 Fly for the Price of 1**



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

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

Make your reservations through CTS today by calling 1-877-877-0987, option 1.

(CE 106407)

**An Elite Travel Service for our Centurion® Members**



Wherever your travels may take you--across the state or around the globe--Centurion Travel Service is on call to assist you with all your vacation planning needs. Our team of travel professionals can help throughout your travels, even when you are time zones away. Upon your first contact with Centurion Travel Service, you'll be assigned a personal Travel Counselor. When you need to make travel plans, you can rely on your Travel Counselor to customize a vacation that suits your needs. Also, take advantage of exclusive travel benefits such as hotel upgrades and shipboard credits that will enhance the value and experience of your vacation.

Make your travel plans through CTS today by calling 1-877-877-0987, option 1.

(CE 106388)

**Try Up to Two Great Magazines FREE for Two Months!**

(CE 106377)



Special offer for American Express® Cardmembers--try up to two subscriptions to *People*, *Time*, *Sports Illustrated*, *Entertainment Weekly*, *Money*, *Golf Magazine*, or *In Style* FREE for two months.

Take advantage of this risk-free offer today. Log on to [www.TRIALmag4members.com](http://www.TRIALmag4members.com) or call 1-800-442-3273 for full details.

Please use the following code to take advantage of this special offer - AXP113.

Try up to two of these popular magazines FREE for two months:

**ENTERTAINMENT WEEKLY**  
Offering first-hand reports on the world of entertainment.

<b>PEOPLE</b> Entertaining coverage of the most intriguing people.	<b>TIME</b> The #1 news magazine.	<b>SPORTS ILLUSTRATED</b> If it has to do with sports, fans find it here.
<b>MONEY</b> Trusted advice on how to plan, invest, and spend your money today.	<b>GOLF MAGAZINE</b> Giving valuable insight to aid your golf game.	<b>IN STYLE</b> Insider's guide to beauty, fashion, home and entertainment.

**Now Accepting American Express® Cards!**



**Christian Book Distributors (CBD)** - Over 190,000 books, CDs, gifts, and much more at [www.Christianbook.com](http://www.Christianbook.com). 1-800-247-4784.

**AIR PLUS** - Offers great fares from JFK to Spain and beyond. Our Class Plus is half the cost of business class on most other airlines! [www.airplususa.com](http://www.airplususa.com) or 1-877-999-PLUS.

**Precision Tile and Marble** - If you are an architect, contractor or a residential home owner, our expert craftsmanship will bring your project to life. 516-433-8453.

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 106337)

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.

**Save 25% on an Ideal Escape Package from Omni Hotels**



Taking that long-deserved getaway to recharge the batteries just got easier with Omni's Ideal Escapes. From 9/16/05-01/29/06, use your American Express® Card to book a two-night weekend stay at select Omni Hotels and you'll receive: luxury accommodations at a savings of 25% off the regular room rate, complimentary breakfast for two and renowned concierge service.

Offer valid at Omni Hotels except NYC, Cancun & Puerto Aventuras. Prepaid, 7-day non-refundable advance purchase of 2 consecutive nights weekend stay required. Reservations cannot be cancelled/changed within 7 days of scheduled arrival. Offer includes breakfast, is not applicable to groups & cannot be combined with other discounts. Rate reflects 25% savings off regular weekend room rate. Late checkout upon request. Subject to availability, based on double occupancy. Other restrictions, blackout dates apply.

Book your Ideal Escape today at [OmniHotels.com](http://OmniHotels.com) or by calling 1-800-The-Omni.

(CE 106382)

**Save 20% - 50% and More at Preferred Hotels® & Resorts**



When you book a stay and pay with your American Express® Card you'll receive a rate savings of 20%-50% off at participating properties. Additionally, each participating hotel will offer one of the following special welcome amenities: Guaranteed room upgrade, daily continental breakfast, welcome bottle of wine or champagne, and a unique hotel-specific amenity.

To redeem this offer you must use your American Express Card. Subject to availability. Rates and welcome amenities may vary and are valid at participating hotels only. Participating hotels are subject to change without notice. Offer can not be combined with other promotions or offers. Advance reservations/order required. Blackout dates apply. Must be of legal drinking age to consume alcohol. Please drink responsibly. Other restrictions may apply.

For reservations, visit [www.preferredhotels.com/staymore](http://www.preferredhotels.com/staymore), call 1-800-323-7500 or contact your travel professional. Offer valid until March 31, 2006.

(CE 106381)

**Save 55% on Your Next State-to-State Move\***



Simplify your next move with proven service and preferred savings on professional moving services. Move with nationally trusted movers, Allied and North American Van Lines, and experience worry-free service and receive special savings of 55% off the tariff rate on interstate moving\* when you use your American Express® Card. Plus, get additional savings on in-transit storage and personal property protection coverage.

The 55% savings applies to interstate household moves between the 48 contiguous states. \*The interstate moving savings is based on rates in published tariff HGB 400-N (or reissues thereof) in effect on the date of the shipment loads. Allied Van Lines, Inc. U.S. DOT No. 076235. North American Van Lines, Inc. U.S. DOT No. 070851.

To take advantage of these savings, please call 1-866-214-1616 or visit <http://ae.myhomebenefits.com> by December 31, 2005.

(CE 106399)

**Get Connected and Get More Out of the Card!**



You can have important account updates and exclusive Cardmember offers delivered right to your inbox. Just visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail), and input your e-mail address, Card number and the 4-digit Card ID number printed above your account number--the latest offers and news will be sent to you automatically.

For more on how we use your e-mail address, please read the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy). You can visit the E-Mail Preferences page at [www.americanexpress.com/preferences](http://www.americanexpress.com/preferences) to review or change your e-mail choices at any time.

Visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail) and sign up today!

(CE 106376)

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



The American Express Donation Site connects you to important causes including Education, Health, Disaster Relief and many more. Through December 31, 2005 donate to any of the 1.5 million charitable organizations listed on the American Express Donation Site and earn double Membership Rewards® points\* for every dollar you donate with an eligible, enrolled American Express® Card.

Terms and conditions of the Membership Rewards program apply. For more information visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards). 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. 25,000 maximum bonus points per account. Bonus ID: 5459.

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

(CE 106380)

Centurion® Card Statement of Account

2,501,755 Membership Rewards® Points Available at 09/30/05; when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 11/29/05

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
4,585.05	-4,585.05	+13,002.05	13,002.05

Please Pay By 12/14/05

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Ultimate Flexibility with the Private Jet Services Program

The Private Jet Services Program can transform not only how you fly, but also how you feel about flying. Fly where you want, when you want and in the company of your own choosing. The Private Jet Services Program features some of the most respected names in the industry. Of course, as a Centurion® member, you enjoy an exclusive extra benefit with whichever private jet option you select. For more information, visit www.americanexpress.com/centurion or call Centurion Travel Service at 1-877-877-0987, option 1.

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

Activity	* Indicates posting date	Amount \$
11/20/05	Payment Received - Thank You	4,585.05
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>		
Card XXXX-XXXX4-31005		
11/02/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0009850141	65.98
11/04/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0011318653	22.86
11/06/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0012235260	109.61

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

Payment Coupon



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

Please Pay By: 12/14/05

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

Total Amount Due \$13,002.05

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

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

Mail Payment to:

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





DUPLICATE COPY

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXX4-31005

Closing Date  
11/29/05

Page 3 of 8

Due in Full continued				Amount \$
11/09/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA			30.19
	MERCHANDISE AMZ*SUPERSTORE ROC No. 0013372625			
11/18/05	POLO RETAIL CORP NEW YORK NY			4,545.85
	APPAREL/ACCESSORIES			
11/18/05	POLO RETAIL CORP NEW YORK NY			322.96
	APPAREL/ACCESSORIES			
11/18/05	POLO RETAIL CORP NEW YORK NY			230.30
	APPAREL/ACCESSORIES			
11/18/05	POLO RETAIL CORP NEW YORK NY			3,675.27
	APPAREL/ACCESSORIES			
11/19/05	POLO RETAIL CORP NEW YORK NY			3,119.03
	GENERAL MERCHANDISE			
11/28/05	LUFTHANSA AIRLINES NEW YORK NY			880.00
	LUFTHANSA AIRLINES			
	From: J F KENNEDY A/P NY	To: FRANKFURT GERMANY SOFIA BULGARIA FRANKFURT GERMANY J F KENNEDY A/P NY	Carrier: LH LH LH LH	Class: QK QK VK VK
			Date of Departure: 12/16	
	Document Type: PASSENGER TICKET			
<b>Total Due in Full Activity</b>				<b>13,002.05</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 12.88%, the DPR is 0.0353%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

For questions about your  
Membership Rewards account,  
contact

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

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

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

Statement Period  
**September 1, 2005 - September 30, 2005**  
Account activity after this period does not appear on this statement

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

Available Points

**2,501,755**

Everyday Spend Points  
earned this period:  
**23,956**

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®



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

## Account Summary

Opening points balance	2,762,598
New points earned	+139,157
Points transferred or redeemed	-400,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,501,755</b>

## New Points Earned

09/01/05 - 09/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	1,013	0	0	1,013
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	8,498	0	0	8,498
Add'l Gold 3718-463688-45019	59	0	0	59
Add'l Gold 3718-463688-43030	26,405	0	0	26,405
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	52,093	21,766	0	73,859
Add'l Gold 3727-686332-63027	19,387	1,761	0	21,148
Add'l Gold 3727-686332-62060	7,746	429	0	8,175
<b>Totals</b>	<b>115,201</b>	<b>23,956</b>	<b>0</b>	<b>139,157</b>

## Points Transferred or Redeemed

09/01/05 - 09/30/05	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0012333447</small>	100,000	9/08/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0012333448</small>	100,000	9/08/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0012333449</small>	100,000	9/08/05
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0012333450</small>	100,000	9/08/05
<b>Total</b>	<b>400,000</b>	

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

Continued on reverse



**Limited Offer - Axion 5.3"-Wide LCD Portable DVD Player**

The 5.3"-Wide Screen LCD DVD Player only 21,000 Membership Rewards® points (originally 25,000 points). Offer valid through 12/20/05. This DVD player has built-in Axi-port for external TV tuner and Game Joystick. Features include high-quality sound/picture, hi-resolution 5.3" screen 16:9 TFT LCD, dual stereo speakers and headphone outputs, 3-second anti-shock/anti-vibration DVD Deck, s-video output for external TV/monitor, remote, AC Adaptor, battery and car cord included. Reward Code **PRM762**.

Standard Membership Rewards terms and conditions apply.

(MR Message 5107)

**Earn 10x Points with Butterfield Blooms!**



Impress a special someone with an exceptional floral design from Butterfield Blooms. Striking, dazzling, memorable, these are the emotions that our designs inspire. Choose from our exclusive collections or view one of our other unique floral bouquets. Earn 10x Membership Rewards® points when you shop at [www.butterfieldblooms.com/amexmr](http://www.butterfieldblooms.com/amexmr). Leave a lasting impression!

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

(MR Bonus ID 6627)

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 Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus ID: 6627.

**Support Hurricane Katrina Relief by Redeeming Membership Rewards® Points**

American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support FEMA-approved charities aiding communities devastated by the hurricane. You can also charge a donation on your American Express Card.

For more information, log on to <http://amex.justgive.org/katrina>.

(MR Message 4025)



**Earn 5x Points at SharperImage.com!**



Get a jump start on your holiday shopping with SharperImage.com! Earn 5x points on all your purchases when you visit [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints). The Sharper Image® is a leading source of innovative, high-quality products that help make life better and more enjoyable. You can find original gifts while earning 5x points for yourself!

Visit [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) to earn 5x points all year long!

(MR Bonus ID 1076)

Offer valid ONLY at [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) through 12/31/05. 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 statement. Not valid in stores, phone/mail orders or for The Sharper Image Auction site. Other terms apply. Bonus ID: 1076.



**Exclusive Benefits at Equinox Fitness Clubs**



As the exclusive fitness provider to Centurion® members, Equinox offers more value to an already incredible fitness experience. Join Equinox with your Centurion Card and receive benefits including special membership pricing, 5 personal training sessions, 10 childcare sessions, 3 Signature massages, a complimentary E-assessment, 5 guest passes, and more! And, you'll receive ongoing annual benefits as well, including 2 personal training sessions with the purchase of a package, 2 50-minute Signature spa treatments with a purchase of a package of 10 or more, and 2 coupons for The Shop. Program terms and conditions apply.

For full program information, visit [www.americanexpress.com/centurion](http://www.americanexpress.com/centurion).

(CE 106538)

**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, please call 1-877-877-0987, option 2.

(CE 106537)

**Get a Free Roundtrip Airline Ticket with Sprint®**



American Express® Cardmembers will receive a free domestic roundtrip airfare when activating a new line of Sprint PCS service. Top destination cities--no blackout dates--major Airlines. Activation required by 1/31/06, with a 2-year subscriber agreement. Payment must be made with an American Express Card. Additional restrictions apply. Subject to credit. May require a deposit. \$150 early termination and \$36 activation fees apply.

Terms and conditions apply. Taxes/fees may apply. Limit 2 free roundtrip vouchers per customer/household. Additional terms and conditions apply. ©2005 Sprint. All rights reserved. All trademarks are the property of their respective owners

For more details or to take advantage of this limited time offer, go to [www.sprint.com/amx36](http://www.sprint.com/amx36) or call 1-877-219-3131.

(CE 106527)

**A Vacation Experience You'll Never Forget**



Sail the Italian and French Riviéras. Explore historic European cities. Yacht through the awe-inspiring Panama Canal. These are the kinds of vacations that last a lifetime. And, as an American Express® Cardmember, you are entitled to exclusive offers on a host of spectacular excursions that are sure to inspire your passions. So the next time you're planning a holiday, don't just opt for the usual. Give yourself an experience to remember.

Go to [www.mylifemycard.com/vacation](http://www.mylifemycard.com/vacation) starting October 10, 2005, and take advantage of exclusive vacation offers, experiences and savings.

Go to [www.mylifemycard.com/vacation](http://www.mylifemycard.com/vacation) starting October 10, 2005, and take advantage of exclusive vacation offers, experiences and savings.

(CE 106528)

**Now Accepting American Express® Cards!**



**The Shoe Dept.** - Find a terrific selection and great prices on casual, dress and brand-name athletic shoes. [www.shoedept.com](http://www.shoedept.com).

**Country in New York** - Join Chef/Owner Geoffrey Zakarian this fall for seasonal bounty in a gloriously restored Beaux Arts interior. 90 Madison Avenue, NYC. 212-889-7100.

**Beau Brummel** - Looking Good, Feeling Great--That's Beau Brummel. Men's European Fashion Boutique. 287 Columbus Ave. between 73rd & 74th St. 212-877-3689.

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 106449)

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

**Great Ski Offers Only for American Express® Cardmembers**



Need to get away this winter? Fresh powder, fast runs, mountain scenery, great meals and exciting nightlife all await you. Visit American Express® Selects™ at [www.mylifemycard.com/mountains](http://www.mylifemycard.com/mountains) for great ski offers exclusively for American Express Cardmembers. Take advantage of great offers from ski destinations across North America and get away from it all—even if it's just for a weekend.

[www.mylifemycard.com/mountains](http://www.mylifemycard.com/mountains).

(CE 106530)

**30% Off Vacations at SnapTravel.com/americanexpress**



There's a new universe of family-friendly vacations out there for you to discover. From Orlando to the Caribbean, skiing to golfing, we are proud to offer you—powered by Snap Travel—spacious and luxurious accommodations. So, if you're looking for something beyond what you think of when you think of family vacations, let American Express take you there.

Subject to availability. Advance reservations required. Snap Travel is offered by RCI Holiday Network, Inc., an Indiana licensed real estate salesperson, whose principal broker is John Lawrence Hertweck. Snap Travel is a service mark licensed to such licensee. All rights reserved. Each office is independently owned and operated.

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(CE 106529)

**Car Rental Insurance at No Additional Cost**



Use your Card to reserve and pay for an auto rental from a Commercial Car Rental Company and be covered for theft of or damage to most rental vehicles—at no additional charge. Simply decline the collision damage waiver (CDW) or similar option offered by the Rental Company. This coverage is in excess to your other sources of insurance and applies for the first 30 days of rental.

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

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

(CE 106575)

**Sign Up for American Express® Alerts**



Be notified automatically by e-mail or on your wireless device when there's important news regarding your Card account. Sign up to receive helpful Alerts. You can decide to immediately know when a payment is due, a payment is received, your balance is updated, your Card account experiences irregular account activity, and if you're approaching your credit or spending limit. Enroll in Alerts now at [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

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

(CE 106577)

**Pay Your Bill Easily - Online**



Manage your American Express® Card account payments on your schedule. Pay immediately or schedule a future payment. You can pay it online, anytime you have Internet access. Just enroll to Pay By Computer. It's the most convenient way to pay your bill and help avoid a late fee. Once it's paid, you'll get instant confirmation. Plus, you can set up helpful Alerts. Enroll now at [www.americanexpress.com/paycardbill](http://www.americanexpress.com/paycardbill).

Sign up today at [www.americanexpress.com/paycardbill](http://www.americanexpress.com/paycardbill).

(CE 106581)

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

**2,676,193**  
**Membership Rewards®**  
**Points Available**  
at 10/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JEFFREY E EPSTEIN



Closing Date  
12/29/05

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
13,002.05	-13,002.05	+6,480.57	6,480.57

**Please Pay By**  
**01/13/06**

Please refer to page 3  
for important information  
regarding your account

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



**Earn Double Membership Rewards® Points**

Use your Centurion® Card to pay for everyday items at supermarkets, gas stations and drug stores, because you can earn double points towards your next vacation on many of the things you buy every day. For additional information, please call Centurion Member Services at 1-877-877-0987, option 3.

Double points 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. Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) for full program terms and conditions.

Activity	* Indicates posting date	Amount \$
12/19/05*	Payment Received - Thank You	-13,002.05
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>		<b>Amount \$</b>
12/18/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0037274653	30.90
12/18/05	AMAZON.COM SUPERSTORAMZN.COM/BILL .WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0037405352	32.95
12/18/05	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0037392638	16.72

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

**Payment Coupon**



**Please Pay By:**  
**01/13/06**

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

Make check payable to American Express.

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

**Total Amount Due**  
**\$6,480.57**

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

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

Mail Payment to:

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



**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXXX4-31005

Closing Date  
12/29/05

Page 3 of 8

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<b>Due in Full continued</b>		Amount \$
12/27/05	CARAT ST BARTHELEMY GUADELOUPE GOODS/SERVICES	6,400.00
<b>Total Due in Full Activity</b>		<b>6,480.57</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 13.14%, the DPR is 0.0360%

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



DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

American Express®



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

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

Available Points

**2,676,193**

Everyday Spend Points  
earned this period:

**16,228**

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	2,501,755
New points earned	+174,438
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,676,193</b>

## New Points Earned

10/01/05 - 10/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	3,585	0	0	3,585
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	6,441	0	0	6,441
Add'l Gold 3718-463688-45019	505	0	0	505
Add'l Gold 3718-463688-43030	74,825	201	0	75,026
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	38,287	8,660	0	46,947
Add'l Gold 3727-686332-63027	30,440	5,784	0	36,224
Add'l Gold 3727-686332-62060	4,127	1,583	0	5,710
<b>Totals</b>	<b>158,210</b>	<b>16,228</b>	<b>0</b>	<b>174,438</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.

### Switch to EarthLink® - Earn 3,000 Membership Rewards® Points!

Sign up for EarthLink today and earn 3,000 Membership Rewards points! \*Select blazing-fast EarthLink High-Speed Internet or reliable Dial-Up and experience top-quality service. \*\*You can add thousands of points to your Membership Rewards account, and get all the benefits of EarthLink's safe and secure Internet service as well.

Call 1-866-748-7902 or visit [www.earthlink.net/partners/amx/stmt](http://www.earthlink.net/partners/amx/stmt) to sign up today! Have your eligible, enrolled American Express® Card account number and EarthLink offer code handy when you sign up. (MR Message 9162)



\*Actual download speeds may vary depending on distance, line quality, and phone service provider.  
\*\*To earn bonus points, you must be enrolled in the Membership Rewards program at the time of enrollment and you must charge your monthly fees on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 10-12 weeks after second month of EarthLink continuous service charges appear on your billing statement. Offer for first time and upgrade to high-speed customers only. EarthLink will award points only once per Membership Rewards program unless upgrading to high-speed. DSL offer code: 1024883, Cable offer code: 1024882, Dial-Up offer code: 1024481.

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.



**Limited Time Offer - Sony Noise Cancelling Headphones**

Redeem for the Sony Noise Cancelling Headphones--only 13,000 Membership Rewards® points (originally 16,800 points). Offer valid through January 15, 2006. These Noise Cancelling Headphones have 9mm driver units, volume control, miniature connection box, reduce noise by 70% and are ideal for traveling. 58.8" cord length, weight 1.7oz.

Standard Membership Rewards terms and conditions apply.

To redeem, visit [www.membershiprewards.com/rewards](http://www.membershiprewards.com/rewards) or call 1-800-AXP-EARN (297-3276) by January 15, 2006.

(MR Message 0511)

**Redeem Membership Rewards® Points This Holiday Season at shopAmex.com**

Look to shopAmex.com this holiday season for brand-name merchandise from electronics to sporting goods and even fashionable apparel, jewelry, and more. Search over 2 million products, compare prices, then redeem. Avoid the mall crowds and lineups and take advantage of overnight shipping to ensure your item arrives in time.

For accounts that qualify, Membership Rewards points will be deducted for the purchase, including estimated shipping/handling and applicable taxes. Transactions are irreversible. A debit for the purchase will be issued by the merchant and a credit for the purchase will be issued to a billing statement of the same Card account to which the Membership Rewards annual fee is billed. The debit and the credit may not appear on the same statement. Membership Rewards enrollees with any account that is not in good standing plus Corporate Card members with only the Corporate Card enrolled in the Membership Rewards program may not redeem points for products on shopAmex.

Visit [www.shopAmex.com](http://www.shopAmex.com) today!

(MR Message 8017)



**Earn 10x Points with Teleflora's Flower Club All Year!**

Now, earn 10x Membership Rewards® points when you shop with Teleflora's Flower Club at [www.membershiprewards.flowerclub.com](http://www.membershiprewards.flowerclub.com) or call 1-800-775-7523. Select beautiful holiday flowers, find last-minute gift ideas or brighten any day with flowers and gifts from the Flower Club--plus, earn bonus points for you.

Valid 11/1/04-1/31/07 only on orders placed through URL or 1-800 number shown above. Cannot be combined with any other offer or special promotions. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1600.

Earn 10x points whenever you shop with Teleflora's Flower Club at [www.membershiprewards.flowerclub.com](http://www.membershiprewards.flowerclub.com) or call 1-800-775-7523 starting now and anytime throughout 2006.

(MR Bonus ID 1600)





**Luxury Suites & Premium Tickets Available**



You have access to some of the best seats in the house through our Luxury Suites and Premium Tickets Program offered as part of Centurion® membership. Enjoy prime seating and VIP access at professional basketball and hockey and other live entertainment events at venues in New York City and Los Angeles. Centurion members also have access to the new Platinum Lounge from American Express at the STAPLES Center™ in Los Angeles.

For tickets, call  
1-800-455-1657  
8am-11pm ET, seven  
days a week.

(CE 106676)

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. Availability is limited.

**Book Your Next Cruise Through Centurion Cruise Privileges**



The Centurion Cruise Privileges program features four of the finest cruise lines in the world and special amenities created to enhance your cruise vacation. The breadth of travel options makes it easy to find a style to suit your interests--active or laid back, cozy or grand. And, when you book a cruise through one of these program partners, you will receive valuable amenities, including a \$500 shipboard credit.

To see how Centurion Cruise Privileges can complement your voyage, call Centurion Travel Service at 1-877-877-0987, and select option 1.

(CE 106650)

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

**Special Holiday Price for American Express® Cardmembers**



Magazines make perfect gifts! And now you can get one for everyone on your list for \$19.95 per subscription. We have a magazine for everyone on your list: The "fashionistas" will love *In Style*; your favorite sports fan will definitely want *Sports Illustrated*; and don't forget the family chef who'll want the recipes in *Cooking Light*. You can even treat yourself too this holiday--just pick your favorite magazine.

Call 1-800-462-3438 or visit [www.cardmember-special.com](http://www.cardmember-special.com) today and use code **AXP196** to take advantage of this special holiday offer.

(CE 106642)

Don't miss out on this special low holiday price. Give a magazine gift today!

<i>Special Holiday Price</i>	<i>Give any of these popular magazines.</i>	<i>Only \$19.95 per subscription.</i>	<i>Visit <a href="http://www.cardmember-special.com">www.cardmember-special.com</a> and use code <b>AXP196</b>.</i>
ENTERTAINMENT WEEKLY	IN STYLE	TIME	FORTUNE
MONEY	COOKING LIGHT	SPORTS ILLUSTRATED	SOUTHERN LIVING
	REAL SIMPLE	GOLF	

**Travel Medical Protection - Travel with Peace of Mind**



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, flying on a Scheduled Airline or taking the Amtrak.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-297-2900 and mention RSVP code **KP3**.  
(CE 106664)

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

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

**Now Accepting American Express® Cards!**



**AIG Life** - Protect your family with quality term life insurance at great rates. For your free quote, call Matrix Direct now at **1-800-207-6928** or visit [www.aigterm.life.com](http://www.aigterm.life.com).

**Top of the Rock Observation Deck** - Spectacular 360-degree view of New York City from the 70-story summit of 30 Rockefeller Plaza. Order tickets at [www.topoftherocknyc.com](http://www.topoftherocknyc.com).

**Earl Monroe's Restaurant** - The NBA legend brings his elegant style to NYC. Fresh seafood and great views of the Hudson River. Valet parking. 750 W. 145th St. **212-491-1500**.

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 106607)

**Sign Up for American Express® Alerts**



Be notified automatically by e-mail or on your wireless device when there's important news regarding your Card account. Sign up to receive helpful Alerts. You can decide to immediately know when a payment is due, a payment is received, your balance is updated, your Card account experiences irregular account activity, and if you're approaching your credit or spending limit. Enroll in Alerts now at [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

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

(CE 106684)

**Extend Your Warranty!**



Suddenly, your cell phone stops working only days after the manufacturer's warranty has expired. Easily fixed. With the Buyer's Assurance Plan, if you purchase a covered item entirely with your American Express® Card, the terms of the warranty are extended for up to one additional year on warranties of five years or less that are eligible in the U.S.

Buyer's Assurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 and is subject to change with notice. This document does not supplement or replace the Policy.

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

(CE 106682)

**The Purchase Protection Plan**



The cat knocked over the brand new vase--good thing you bought it with your Card. The Purchase Protection Plan will repair, replace, or reimburse the amount you charge to the Card for covered items, up to \$1,000 per Occurrence, if they are accidentally damaged or stolen within 90 days from the date of purchase.

Purchase Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 and is subject to change with notice. This document does not supplement or replace the Policy.

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

(CE 106683)

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**

**2,719,790**  
**Membership Rewards®**  
**Points Available**  
at 11/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
**JEFFREY E EPSTEIN**

Account Number  
[REDACTED]

Closing Date  
01/29/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
6,480.57	-6,480.57	+92.40	<b>92.40</b>

**Please Pay By  
02/13/06**

Please refer to page 3 for important information regarding your account

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



**Centurion Travel Service**

Wherever your travels may take you--across the state or around the globe--Centurion Travel Service (CTS) is on call to assist you with all your vacation planning needs. Our team of travel professionals can help throughout your travels, even when you are time zones away. Upon your first contact with CTS, you'll be assigned a personal Travel Counselor. You can rely on your Travel Counselor to customize a vacation that suits your needs and takes advantage of exclusive travel benefits such as hotel upgrades and shipboard credits.

Call CTS at 1-877-877-0987, and select option 1. Program terms and conditions apply. For full program information, visit [www.americanexpress.com/centurion](http://www.americanexpress.com/centurion).

Activity	* Indicates posting date	Amount \$
01/09/06*	Payment Received - Thank You	6,480.57
<b>Due in Full Activity for JEFFREY E EPSTEIN</b>		<b>Amount \$</b>
Card XXXX-XXXX4-31005		
01/04/06	LOEWS CINEPLEX FANDANGO.COM NY MOVIE TKTS FANDANGO.COM 866-857-5191 ROC No. 0046212728	24.50
01/10/06	GUTHY-RENKER CORP 800-235-6050 CA ACNEMEDICINE ROC No. 0048926347	67.90
<b>Total Due in Full Activity</b>		<b>92.40</b>

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

Continued on Page 3

**Payment Coupon**

[REDACTED]

**Please Pay By:  
02/13/06**

Please enter account number on all checks and correspondence.

Make check payable to American Express.

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

**Total Amount Due  
\$92.40**

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

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

Mail Payment to:

  
 AMERICAN EXPRESS  
 PO BOX 360001  
 FT LAUDERDALE FL 33336-0001

[REDACTED]

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX4-31005

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



To Pay By Phone
1-800-472-9297

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

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

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

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



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
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Change of Address

If correct on front
do not use

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

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email (optional)

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

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

**DUPLICATE COPY**

Prepared For  
JEFFREY E EPSTEIN

Account Number  
XXXX-XXXXXX4-31005

Closing Date  
01/29/06

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 13.14%, the DPR is 0.0360%

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

**DUPLICATE COPY**

Account Number  
XXXX-XXXXXX4-31005

DUPLICATE COPY

# Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

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

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

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

Statement Period  
**November 1, 2005 - November 30, 2005**  
Account activity after this period does not appear on this statement

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

Points are earned when charges are paid in full and all your accounts are in good standing.  
Available points include Everyday Spend Points.

Available Points

**2,719,790**

Everyday Spend Points earned this period:

**8,011**

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

## Account Summary

Opening points balance	2,676,193
New points earned	+143,597
Points transferred or redeemed	-100,000
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=2,719,790</b>

## New Points Earned

11/01/05 - 11/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion 3715-657814-31005	13,002	0	0	13,002
Platinum 3713-818259-32002	0	0	0	0
Gold 3718-463688-42008	9,207	0	0	9,207
Add'l Gold 3718-463688-45019	156	0	0	156
Add'l Gold 3718-463688-43030	19,879	0	0	19,879
Business Gold 3727-162568-41009	0	0	0	0
Gold 3727-686332-61005	0	0	0	0
Add'l Gold 3727-686332-62011	82,874	7,549	0	90,423
Add'l Gold 3727-686332-63027	4,366	242	0	4,608
Add'l Gold 3727-686332-62060	6,052	220	50 McDonald's 50 pts 8134	6,322
<b>Totals</b>	<b>135,536</b>	<b>8,011</b>	<b>50</b>	<b>143,597</b>

## Points Transferred or Redeemed

11/01/05 - 11/30/05	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0012925060</small>	100,000	11/08/05
<b>Total</b>	<b>100,000</b>	

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

Continued on reverse