

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check 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; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically 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. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.



Customer Service & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-877-877-0987
 1-954-503-8905
 1-877-877-0987
 1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 P.O. BOX 1270
 NEWARK NJ
 07101-1270

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- 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

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Centurion® Card**JEFFREY E EPSTEIN
Closing Date 03/29/11Account Ending XXXXXXXXXX**Payments and Credits****Summary**

	Total
Payments	-\$1,264.61
Credits	-\$1,818.30
Total Payments and Credits	-\$3,082.91

Detail *Indicates posting date

Payments		Amount
02/28/11*	ONLINE PAYMENT - THANK YOU	-\$1,264.61
Credits		Amount
03/03/11	BA OPEN SKIES TRADE USA OPENSKIES From: N.Y. NEWARK INTL A To: PARIS ONLY APT Carrier: EC Class: S NOT AVAILABLE Ticket Number: 28479618680914 Date of Departure: 03/03 Passenger Name: EPSTEIN/JEFFREY E Document Type: PASSENGER TICKET	-\$1,818.30

New Charges**Summary**

	Total
Total New Charges	\$5,850.34

Detail
 **JEFFREY E EPSTEIN**
Card Ending XXXXXX

		Amount
02/27/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT	\$25.00
02/27/11	YAHOO SPORTS 866-562-7228 CA SERVICE	\$44.95
03/03/11	BA OPEN SKIES TRADE USA OPENSKIES From: N.Y. NEWARK INTL A To: PARIS ONLY APT Carrier: EC Class: S NOT AVAILABLE Ticket Number: 28479618680914 Date of Departure: 03/03 Passenger Name: EPSTEIN/JEFFREY E Document Type: PASSENGER TICKET	\$1,818.30
03/04/11	HYATT HOTELS LONG BCLONG BEACH CA 562-491-1234 FOOD \$37.50	\$37.50

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Detail Continued

			Amount
03/05/11	HYATT HOTELS LONG BELONG BEACH CA Arrival Date 03/01/11 00000000 LODGING	Departure Date 03/04/11	\$2,535.88
03/05/11	HYATT HOTELS LONG BELONG BEACH CA Arrival Date 03/01/11 00000000 LODGING	Departure Date 03/04/11	\$968.50
03/05/11	HYATT HOTELS LONG BELONG BEACH CA Arrival Date 03/01/11 00000000 LODGING	Departure Date 03/04/11	\$308.88
03/20/11	DOMINO'S PIZZA 3669 7349303030 7349303030 FAST FOOD REST.		\$23.39
03/20/11	DOMINO'S PIZZA 3669 7349303030 7349303030 FAST FOOD REST.		\$15.86
03/24/11	EXECUTIVE CHARGE INCBROOKLYN NY 11218 LAUREN GREGO;032411;V#450166 ;CAR#494 69 PRINCE ST ;;19:10; 33 N 6 ST ;;TP\$ 2.00 T\$ 0.00;S3\$ 0.00;W000\$ 0.00;P000\$ 0.00		\$62.09
03/27/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		\$9.99

Fees

		Amount
Total Fees for this Period		\$0.00

2011 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2011		\$301.45
Total Interest in 2011		\$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).
For Sign and Travel, the APR is 9.15% (v).



**Membership Rewards First®
Monthly Statement and Program News**

MEMBERSHIP
rewards
FIRST™

Prepared for JEFFREY E EPSTEIN

Account Number [REDACTED]

Total Points Balance **1,827,266**

Points Earned this Period **92,889**

Account Summary February 1, 2011 - February 28, 2011

Opening Points Balance	1,734,377
Points Earned this Period	+92,889
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	1,827,266

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at membershiprewards.com/everydaycharges

Earn 4X Points When You Shop Online
Earn points fast by going through bonuspointsmail.com every time you shop online at over 275 retailers.

Points Transaction Detail

February 1, 2011 - February 28, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion [REDACTED] XXXX-XXXX	1,265	0	1,265
Traditional Gold [REDACTED] XXXX-XXXX	1,836	0	1,836
Add'l Traditional Gold [REDACTED] XXXX-XXXX8-45019	0	0	0
Add'l Traditional Gold [REDACTED] XXXX-XXXX	293	0	293
Add'l Traditional Gold [REDACTED] XXXX-XXXX	616	0	616
Traditional Gold [REDACTED] XXXX-XXXX	0	0	0
Add'l Traditional Gold [REDACTED] XXXX-XXXX	56,843	0	56,843
Add'l Traditional Gold [REDACTED] XXXX-XXXX	31,730	0	31,730
Add'l Traditional Gold [REDACTED] XXXX-XXXX	306	0	306
Total	92,889	0	92,889

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Continued on reverse

Prepared
JEFFREY E EPSTEIN
Membership Asst. Number
[REDACTED]

MEMBERSHIP
rewards
FIRST™



Earn 15X Points plus 100 Additional Points per Order When You Shop at FTD Flowers & Gifts

Now you can earn 15X points, PLUS 100 additional bonus points when you shop at membershiprewards.com/FTD or call **1-800-SEND-FTD (Promo Code: 20153)** and use your enrolled American Express® Card. Send fresh flowers (delivered by a quality FTD® florist) or tempt their sweet tooth with cookies, chocolates, gift baskets, and more.

Shop now at membershiprewards.com/FTD or call **1-800-SEND-FTD (Promo Code: 20153)** to earn 15X points PLUS 100 additional bonus points on all orders placed from now through 12/31/11. (MR Message 5805)

Offer valid through 12/31/11. Not a retailer or in conjunction with other offers from FTD. Be eligible to earn points only when you use the Membership Rewards program on the time of purchase and your purchase is eligible for the American Express card points will be credited to your account within 1-2 weeks. No cash back or other benefits. Individual terms and conditions apply to certain products. For more information on the Membership Rewards program, visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: 8610, 5797.

**B.R. GUEST
RESTAURANTS**

Treat Yourself or Your Friends to a Delicious Night Out with Membership Rewards® Points

Redeem Membership Rewards points for \$50 and \$100 B.R. Guest Restaurants gift cards. Starting at just 5,000 points, these gift cards can be used at any of B.R. Guest's properties-- Primehouse New York, Wildwood Barbeque, Dos Caminos and the newly opened Bill's Bar & Burger in Rockefeller Plaza. You are sure to enjoy a fantastic meal that will satisfy any culinary craving. Visit www.brguesthospitality.com to for a complete list of our locations.

To redeem Membership Rewards points for a B.R. Guest Restaurants gift card or to learn more, visit membershiprewards.com/brguest today or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5840)

Terms, conditions and restrictions apply. This Gift Card is redeemable for products and services at any participating B.R. Guest restaurant. Maximum of \$100 value of gift card can be used per customer, per visit.



We Believe That True Style Is Your True Story

Redeem Membership Rewards® points for \$50, \$100 or \$200 Talbots Gift Cards because every woman deserves a little glamour every day.

To start redeeming today, log on to membershiprewards.com/talbots or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5839)

Terms and conditions for the Membership Rewards First® program apply. Visit membershiprewards.com/terms or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Stay with Points



Redeem Membership Rewards® points for part or all of your hotel stay. Whether you're planning a family vacation, a romantic getaway or a business trip, you can use points towards your next hotel stay. Choose from thousands of hotels worldwide.

Find a hotel now at membershiprewards.com/hotel

(MR Message 5809)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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

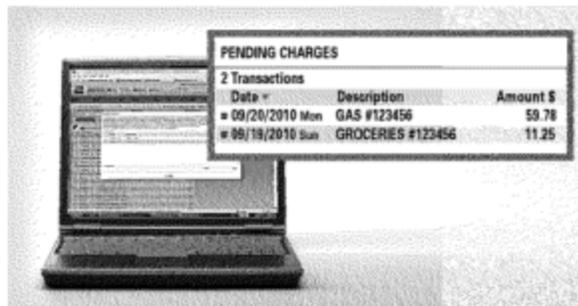
JEFFREY E EPSTEIN
Closing Date 03/29/11

Account Ending XXXXXXXXXX

NEW. IN DEMAND AND ONLY ONLINE.

Now see pending charges via your online statement. Approved authorizations quickly appear, giving you the most up-to-date picture of your spending — and greater control of your account. It's just another way that online account management keeps getting better.

View your online statement and discover all the financial tools built right into your membership at financialtools.americanexpress.com/onlinestatement



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

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