



Closing Date 06/08/12

Account Ending 3-42008

New Balance	\$13,317.32
Please Pay By	06/23/12

Membership Rewards® Points	
As of 06/08/12	
	1,110,886
For details, please see your Membership Rewards page.	

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Terms

Your payment of \$13,317.32 will be debited from your account on 06/23/12. Any inquiry to American Express concerning this debit should be made by 06/21/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Pay In Full Portion

Previous Balance	CR\$4,901.12
Payments/Credits	-\$0.00
New Charges	+\$18,218.44
Fees	+\$0.00
New Balance =	\$13,317.32

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	CR\$4,901.12
Payments/Credits	-\$0.00
New Charges	+\$18,218.44
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$13,317.32

New Balance \$13,317.32

Days in Billing Period: 30

Customer Care

Pay by Computer americanexpress.com/pbc

Customer Care 1: Pay by Phone 1:

See page 2 for additional information.

UP TO 70% OFF TOP DESIGNERS
 Shop today and enjoy **FREE SHIPPING***. Become a member at americanexpress.com/venteprivee

vente-privee
with American Express

*See terms and conditions at www.americanexpress.com/venteprivee

Payment Coupon Do not staple or use paper clips

Pay by Computer americanexpress.com/pbc

Pay by Phone 1:

Account Ending 3-42008

Enter account number on all documents. Make check payable to American Express.



301 E 66TH ST
APT 14G
NEW YORK NY 10065-6218

Please Pay By	06/23/12
AutoPay Amount	\$13,317.32

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



AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

0000349991648075752 001331732001331732 05 H

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 begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Sign & Travel and Extended Payment Option) if you pay the Account Total New Balance by the due date each month.

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 charge a fee of 2.7% of the converted US dollar amount.** 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 NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1- [REDACTED].

 Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash	1- [REDACTED]	Hearing Impaired TTY: 1- [REDACTED] FAX: 1- [REDACTED] In NY: 1- [REDACTED]
	1- [REDACTED]	
	1- [REDACTED]	
	1- [REDACTED]	
	1-800-CASH-NOW	

 Website: americanexpress.com Mobile Site: amexmobile.com								
<table border="0"> <tr> <td>Customer Care & Billing Inquiries</td> <td>Payments</td> </tr> <tr> <td>P.O. BOX 981535</td> <td>P.O. BOX 1270</td> </tr> <tr> <td>EL PASO, TX</td> <td>NEWARK NJ</td> </tr> <tr> <td>79998-1535</td> <td>07101-1270</td> </tr> </table>	Customer Care & Billing Inquiries	Payments	P.O. BOX 981535	P.O. BOX 1270	EL PASO, TX	NEWARK NJ	79998-1535	07101-1270
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P.O. BOX 981535	P.O. BOX 1270							
EL PASO, TX	NEWARK NJ							
79998-1535	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.



Closing Date 06/08/12

Account Ending 3-42008

New Charges

Summary

	Pay In Full	Pay Over Time	Total
Total New Charges	\$18,218.44	\$0.00	\$18,218.44

Detail



Card Ending 3-42008

			Amount
05/31/12	ANGIES LIST SUBSCRIPTION		\$13.00
	SUBSCRIPTION		
	8888885478		
	INDIANAPOLIS		
	IN		
06/02/12	NYC TAXI MED 8V97 09BROOKLYN	NY	\$6.96
	[REDACTED]		
06/02/12	ROOM & BOARD-INT MINNEAPOLIS	MN	\$18,198.48
	[REDACTED]		
	Description		
	SPECIALTY RETA		

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	\$208.08
Total Interest in 2012	\$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.

- For Sign & Travel, the APR is 18.24% (v).
- For Sign & Travel, the APR is 18.24% (v).

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





Closing Date 06/08/12

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Summary of Changes

We're making changes to how some American Express cards and benefits work. The table below summarizes changes that affect your card account. See the reverse side of this page for changes to your Cardmember Agreement.

Summary of changes to your account terms	
We May Contact You	We are clarifying the ways we may contact you for account servicing and collections. We will continue to honor any communication preferences that you have previously indicated regarding marketing offers.

See the reverse side for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account. This notice formally amends that Cardmember Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Cardmember Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

We May Contact You

Effective September 1, 2012, the *We may contact you* section, in Part 2 of your Cardmember Agreement, is replaced with the following:

Servicing and collections

If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

Call monitoring

We may monitor and record any calls between you and us.



Now get offers on the go.

Eligible Cardmembers can now access a variety of offers nationwide and local offers in New York City and Los Angeles with **My Offers**, a new feature on the American Express® app for iPhone®.

If you have an iPhone®, you can use the app to:

- Find and add customized offers using the new **My Offers** feature.
- Pay your bill, check your Card balance, and view your recent and pending transactions.



Download the app now



iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

ABYQ:0001

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

Enjoy Exclusive 90+ Point Wines and \$0 Shipping from Lot18

Become a member of Lot18 and gain access to a limited-time boutique of 90+ point wines.

Shop premium wines selected by **expert curators** at up to **30% off** retail price. Receive **\$0 shipping** on all boutique wines.

Join for free today at lot18.com/amexboutique

Boutique access and \$0 shipping offer valid through 7/31/12. Available to new Lot18 members only, through the link noted above. See lot18.com/amexboutique for full offer terms and conditions.



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