



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

<b>New Balance</b>	<b>\$51,206.96</b>
<b>Please Pay By</b>	<b>08/25/12</b>

**3,561,907**  
**Membership Rewards® Points**  
Available and Pending as of 06/30/12  
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

➔ See page 2 for important information about your account.

➔ **See Page 19 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions**

➔ **See Page 20 for Important Information Regarding Benefits Underwritten by AMEX Assurance Company.**

➔ **See Page 23** for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

**i** Your payment of \$51,206.96 will be debited from your account on 08/25/12. Any inquiry to American Express concerning this debit should be made by 08/23/12. 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.

➔ Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 17**.

**Account Summary**

Previous Balance	\$66,547.72
Payments/Credits	-\$74,046.87
New Charges	+\$58,706.11
Fees	+\$0.00
<b>New Balance</b>	<b>\$51,206.96</b>
Days in Billing Period: 31	

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Customer Care**      **Pay by Phone**  
1- [REDACTED]      1- [REDACTED]

➔ See page 2 for additional information.

FILL UP WITH MORE THAN  
**JUST FUEL**

USE YOUR AMERICAN EXPRESS® CARD AT MAJOR GAS STATIONS ALL OVER TOWN AND EARN REWARDS THAT CAN REALLY TAKE YOU PLACES.

EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT [AMEXNETWORK.COM/WELCOME](http://AMEXNETWORK.COM/WELCOME)

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Pay by Phone**  
1- [REDACTED]

**Account Ending 0-13001**

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

JEFFREY E EPSTEIN  
9 E 71ST ST  
NEW YORK NY 10021-4102

Please Pay By  
**08/25/12**  
AutoPay Amount  
**\$51,206.96**



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



0000349991868454851 005120696005120696 06 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 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-██████████.

	<b>Customer Care &amp; Billing Inquiries</b>	1-██████████	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-██████████	<b>TTY:</b> 1-██████████
	<b>Large Print &amp; Braille Statements</b>	1-██████████	<b>FAX:</b> 1-██████████
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-██████████

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
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](http://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](http://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](http://www.americanexpress.com/privacy).

**Centurion® Card**JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Payments and Credits****Summary**

	<b>Total</b>
<b>Payments</b>	<b>-\$64,277.06</b>
<b>Credits</b>	
JEFFREY E EPSTEIN 0-13001	-\$79.96
██████████ 0-13027	-\$2,553.19
██████████ 0-12037	-\$7,136.66
<b>Total Payments and Credits</b>	<b>-\$74,046.87</b>

**Detail** \*Indicates posting date

<b>Payments</b>			<b>Amount</b>
07/20/12*	JEFFREY E EPSTEIN	ONLINE PAYMENT - THANK YOU	-\$61,723.87
07/25/12*	JEFFREY E EPSTEIN	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-\$2,553.19
<b>Credits</b>			<b>Amount</b>
07/15/12	JEFFREY E EPSTEIN	FORATV INC 4158684310 CA	-\$79.96
07/09/12	██████████	PC RICHARD & SON #5NEW YORK NY	-\$1,818.32
07/10/12	██████████	PC RICHARD & SON #5NEW YORK NY	-\$734.87
07/16/12	██████████	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: N.Y. J F KENNEDY I To: PALM BEACH INTERNA Carrier: B6 Class: K N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27970763674302 Date of Departure: 07/21 Passenger Name: ██████████ Document Type: SUPPORTED REFUND	-\$439.80
07/16/12	██████████	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: N.Y. J F KENNEDY I To: PALM BEACH INTERNA Carrier: B6 Class: K N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27970763674313 Date of Departure: 07/21 Passenger Name: ██████████ Document Type: SUPPORTED REFUND	-\$439.80
07/24/12	██████████	TOYS 'R' US NEW YORK NY HOBBY, TOY & GAME	-\$28.30
07/25/12	██████████	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: N/A To: N/A Carrier: YY Class: 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27971170829692 Passenger Name: SHULIAK/KARYNA Document Type: SUPPORTED REFUND	-\$758.70

Continued on reverse

**Detail Continued** \*Indicates posting date

				<b>Amount</b>
07/25/12	██████████	GRACIOUS HOMES 001 NEW YORK NY		-\$255.58
07/26/12	██████████	CONTAINERSTORELXNGTNNEW YORK NY MISC HOME FURNISHINGS		-\$3,111.51
07/26/12	██████████	GRACIOUS HOMES 001 NEW YORK NY		-\$110.24
07/31/12	██████████	AT&T *CALL203790567800-657-2466 NJ		-\$7.54
07/31/12	██████████	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI		-\$628.20
		From: N/A	To: N/A	Carrier: YY Class: 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
Ticket Number: 27971186670080				
Passenger Name: ██████████				
Document Type: SUPPORTED REFUND				
07/31/12	██████████	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI		-\$628.20
		From: N/A	To: N/A	Carrier: YY Class: 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
Ticket Number: 27971186670102				
Passenger Name: ██████████				
Document Type: SUPPORTED REFUND				
08/05/12	██████████	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		-\$679.80
		From: SAN FRANCISCO INTL	To: N.Y. J F KENNEDY I	Carrier: AA Class: H
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
Ticket Number: 00171230129722				
Passenger Name: ██████████				
Document Type: SUPPORTED REFUND				
08/07/12	██████████	JANOVIC/PLAZA/EAST 1 NEW YORK NY		-\$48.99
		Description		
		BUILDING MATER		

**New Charges**

**Summary**

			<b>Total</b>
JEFFREY E EPSTEIN 0-13001			\$3,004.63
██████████	0-12037		\$55,701.48
<b>Total New Charges</b>			<b>\$58,706.11</b>

**Centurion® Card**JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Detail****JEFFREY E EPSTEIN**

Card Ending 0-13001

				<b>Amount</b>
07/11/12	WWW.ITUNES.COM ITUNEAUSTIN TX			\$9.99
	iTunes Music Store			
07/13/12	SPOTIFY USA SPOTIFY USA*SUBS SE			\$9.99
	WWW.SPOTIFY.COM			
07/15/12	FORATV INC 4158684310 CA			\$79.96
	CABLE & PAY TV Description CABLE, SATELLI			
07/22/12	AT&T DATA 190 ALPHARETTA GA			\$30.00
	Description TELECOMMUNICAT			
07/26/12	WWW.ITUNES.COM ITUNEAUSTIN TX			\$24.98
	iTunes Music Store			
07/29/12	AMAZON SERVICES-KIND866-321-8851 WA			\$12.99
	DIGITAL			
08/06/12	RITZ CARLTON SAN FRASAN FRANCISCO CA			\$30.31
	Arrival Date	Departure Date		
	08/05/12	08/06/12		
	00000000 LODGING			
08/06/12	RITZ CARLTON SAN FRASAN FRANCISCO CA			\$1,287.60
	Arrival Date	Departure Date		
	08/05/12	08/08/12		
	00000000 LODGING			
08/08/12	APPLE ONLINEUSA APPLCUPERTINO CA			\$213.40
	APPLE ONLINE STORES			
08/08/12	APPLE ONLINEUSA APPLCUPERTINO CA			\$1,305.41
	APPLE ONLINE STORES			



Card Ending 0-12037

				<b>Amount</b>
07/10/12	AMERICAN EXPRESS TVLPHOENIX AZ			\$1,180.20
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	ST THOMAS CYRIL E	SAN JUAN LUIS MUNO	UA	Y
		PHILADELPHIA INTER	UA	F
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01670749012262		Date of Departure: 07/14	
	Passenger Name: INDYKE/DARREN K			
	Document Type: PASSENGER TICKET			

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
07/10/12	AMERICAN EXPRESS TVLPHOENIX JETBLUE AIRWAYS CORPORATI	AZ		\$404.70
	From: PALM BEACH INTERNA	To: SAN JUAN LUIS MUNO ST THOMAS CYRIL E N/A N/A	Carrier: B6 9K YY YY	Class: L Q 00 00
	Ticket Number: 27970749007283		Date of Departure: 07/12	
	Passenger Name: INDYKE/DARREN K			
	Document Type: PASSENGER TICKET			
07/10/12	SALIM SHAYA SALIM SHSTATEN ISLAND	NY		\$6.20
	Description TAXI: 4B28 18:51 1120 3 Ave N 18:53 49 E 71 St N			
07/11/12	JETBLUE AIRWAYS 4100TULSA JETBLUE AIRWAYS	OK		\$25.00
	From: N/A	To: N/A N/A N/A N/A	Carrier: YY YY YY YY	Class: 00 00 00 00
	Ticket Number: 27906106403070		Date of Departure: 07/11	
	Passenger Name: INDYKE/DARREN K			
	Document Type: ADDITIONAL COLLECTION			
07/11/12	ROOM & BOARD-INT MINNEAPOLIS	MN		\$2,009.84
	Description SPECIALTY RETA			
07/11/12	B & J FABRICS INC 12NEW YORK 2123548150	NY		\$79.85
	Description	Price		
	SEWING/NEEDLEWK/FAB	\$79.85		
07/11/12	JUICE ON THIRD INC NEW YORK	NY		\$9.82
	Description GROCERIES/SUND			
07/11/12	ABC HOME FURNISHINGSNEW YORK	NY		\$1,479.61
	Description FLOOR COVERING			
07/11/12	PAYPAL *CPS IMPORTS 4029357733	CA		\$255.74
	Description MUSIC			
07/12/12	NYC TAXI MED 3B23 09LONG ISLAND C	NY		\$14.16

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**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Detail Continued**

				<b>Amount</b>
07/13/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$900.20
	DELTA AIR LINES INC.			
	From:	To:	Carrier:	Class:
	BOZEMAN	SALT LAKE CITY	DL	P
		ALBUQUERQUE	DL	P
		SALT LAKE CITY	DL	A
		BOZEMAN	DL	A
	Ticket Number: 00670760047064		Date of Departure: 07/27	
	Passenger Name: HORNER/JOHN ROBERT			
	Document Type: PASSENGER TICKET			
07/13/12	ORBITZ MANKATO	MN		\$239.20
	AMERICAN AIRLINES INC			
	From:	To:	Carrier:	Class:
	N.Y. J F KENNEDY I	ST THOMAS CYRIL E	AA	V
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00170902877283		Date of Departure: 07/18	
	Passenger Name: NICOLA/ION			
	Document Type: PASSENGER TICKET			
07/13/12	APPLE STORE 95 NEW YORK	NY		\$65.28
	COMPUTER STORE			
07/13/12	MITCHEL LONDON FOODS	NEW YORK NY		\$15.15
	Description			
	GROCERIES/SUND			
07/14/12	ORBITZ MANKATO	MN		\$409.20
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	ST THOMAS CYRIL E	N.Y. NEWARK INTL A	UA	U
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01670903543131		Date of Departure: 07/21	
	Passenger Name: DERBY/FRANCIS			
	Document Type: PASSENGER TICKET			
07/14/12	ORBITZ MANKATO	MN		\$270.60
	AMERICAN AIRLINES INC			
	From:	To:	Carrier:	Class:
	NEW YORK LA GUARDI	DALLAS/FORT WORTH	AA	S
		SANTA FE	AA	S
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00170903544346		Date of Departure: 07/24	
	Passenger Name: DERBY/FRANCIS			
	Document Type: PASSENGER TICKET			
07/14/12	NYC TAXI MED 9P76 09	JACKSON HEIGH NY		\$8.40
	Description			
	PROFESSIONAL S			
07/14/12	PAYPAL *LKOHART	4029357733 CA		\$165.99
	Description			
	PROFESSIONAL S			

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<b>Detail Continued</b>
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				<b>Amount</b>
07/16/12	AMERICAN EXPRESS TVLPHOENIX JETBLUE AIRWAYS CORPORATI	AZ		\$439.80
	From: N.Y. J F KENNEDY I	To: PALM BEACH INTERNA	Carrier: B6	Class: K
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27970763674302		Date of Departure: 07/21	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/16/12	AMERICAN EXPRESS TVLPHOENIX JETBLUE AIRWAYS CORPORATI	AZ		\$439.80
	From: N.Y. J F KENNEDY I	To: PALM BEACH INTERNA	Carrier: B6	Class: K
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27970763674313		Date of Departure: 07/21	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/16/12	AEROFLOT AMERICAN EXUNITED STATES OF A AEROFLOT			\$1,036.90
	From: MINSK INTERNATIONAL	To: MOSCOW SHEREMETYEV	Carrier: SU	Class: V
		N.Y. J F KENNEDY I	SU	V
		MOSCOW SHEREMETYEV	SU	W
		MINSK INTERNATIONAL	SU	W
	Ticket Number: 5557076600925		Date of Departure: 08/08	
	Passenger Name: [REDACTED]			
	Document Type: AGENCY PASSENGER TICKET			
07/17/12	AMERICAN EXPRESS TVLPHOENIX JETBLUE AIRWAYS CORPORATI	AZ		\$758.70
	From: ST THOMAS CYRIL E	To: SAN JUAN LUIS MUNO	Carrier: 9K	Class: Y
		N.Y. J F KENNEDY I	B6	K
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27971170829696		Date of Departure: 07/18	
	Passenger Name: SHULIAK/KARYNA			
	Document Type: PASSENGER TICKET			
07/17/12	AMERICAN EXPRESS TVLPHOENIX JETBLUE AIRWAYS CORPORATI	AZ		\$1,246.15
	From: N.Y. J F KENNEDY I	To: NASSAU INTERNATIONAL	Carrier: B6	Class: Y
		FT LAUDERDALE/HOLL	B6	Y
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27970768134724		Date of Departure: 07/25	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			

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**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Detail Continued**

				<b>Amount</b>
07/17/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$1,246.15
	JETBLUE AIRWAYS CORPORATI			
	From:	To:	Carrier:	Class:
	N.Y. J F KENNEDY I	NASSAU INTERNATION	B6	Y
		FT LAUDERDALE/HOLL	B6	Y
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27970768134735		Date of Departure: 07/25	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
07/17/12	ORBITZ MANKATO	MN		\$384.50
	AMERICAN AIRLINES INC			
	From:	To:	Carrier:	Class:
	N.Y. J F KENNEDY I	ST THOMAS CYRIL E	AA	I
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00170906202751		Date of Departure: 07/19	
	Passenger Name: NICOLA/ION			
	Document Type: PASSENGER TICKET			
07/17/12	NYC TAXI MED 7J36 09BRONX	NY		\$23.52
	[REDACTED]			
07/17/12	NYC TAXI MED 3N66 09WOODSIDE	NY		\$5.52
	[REDACTED]			
07/17/12	PC RICHARD & SON #57NEW YORK	NY		\$2,040.66
	HOUSEHOLD APPLIANCES			
	Description			
	APPLIANCES-ELE			
07/17/12	YELLOW CAB SLSJET MALONG ISLAND CITY	NY		\$5.66
	[REDACTED]			
	Description			
	TAXI: 6M80			
	17:50 473 1 Ave Ne			
	18:11 473 1 Ave Ne			
07/17/12	ORBITZ.COM CHICAGO	IL		\$30.00
	OWW*ORBITZ.COM			
	ROC No. 1288247621			
07/18/12	ORBITZ MANKATO	MN		\$585.70
	JETBLUE AIRWAYS CORPORATI			
	From:	To:	Carrier:	Class:
	ST THOMAS CYRIL E	SAN JUAN LUIS MUNO	B6	H
		N.Y. J F KENNEDY I	B6	H
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27970907179106		Date of Departure: 07/19	
	Passenger Name: DERBY/FRANCIS			
	Document Type: PASSENGER TICKET			

Continued on reverse

<b>Detail Continued</b>
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		<b>Amount</b>
07/18/12	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: BOZEMAN To: SALT LAKE CITY ALBUQUERQUE SALT LAKE CITY BOZEMAN Carrier: DL DL DL DL Class: A A A A Ticket Number: 00671170842182 Passenger Name: HORNER/JOHN ROBERT Document Type: PASSENGER TICKET Date of Departure: 08/03	\$62.00
07/18/12	NYC TAXI MED 3N13 09BRONX NY	\$9.36
07/18/12	DEBBY BURK OPTICAL OPLAINVIEW NY Description CATALOG MERCHA	\$977.08
07/18/12	CRATEANDBARREL WEB ONAPERVILLE IL	\$386.40
07/18/12	Cosentino North AmerStafford TX 8002911311	\$9.76
07/18/12	SLATE NYC NEW YORK NY	\$86.01
07/19/12	ORBITZ MANKATO MN AMERICAN AIRLINES INC From: NEW YORK LA GUARDI To: DALLAS/FORT WORTH ALBUQUERQUE N/A N/A Carrier: AA AA YY YY Class: W W 00 00 Ticket Number: 00170907896176 Passenger Name: DERBY/FRANCIS Document Type: PASSENGER TICKET Date of Departure: 07/29	\$550.60
07/19/12	EAT MADISON LLC 0321NEW YORK NY Description BAKERY	\$11.00
07/19/12	PICTUREFRAMES COM PIHIGH POINT NC	\$250.60
07/19/12	WHITE AND BLUE GROUPLONG ISLAND CITY NY TAXICAB & LIMOUSINE Description TAXI: 3V52 16:21 1561 York Av 16:25 39 E 72 St N	\$9.02
07/20/12	APPLE WEB STORE APPLAUSTIN TX Apple Online Stores	\$323.36
07/20/12	NYC TAXI MED 6M66 09BROOKLYN NY	\$7.68
07/20/12	NYC TAXI MED 9V47 09NEW YORK NY	\$10.80
07/20/12	IMAGESUPPLYHOUSE.NETENDICOTT NY Description BEAUTY & BARBE	\$318.19

Continued on next page

EFTA00553446



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Detail Continued**

				<b>Amount</b>
07/20/12	PICTUREFRAMES COM PIHIGH POINT	NC		\$311.50
██████████				
07/21/12	ROOM & BOARD-INT MINNEAPOLIS	MN		\$2,055.56
██████████				
Description SPECIALTY RETA				
07/22/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$10.75
JETBLUE AIRWAYS CORPORATI				
From: N.Y. J F KENNEDY I		To: NASSAU INTERNATIONAL	Carrier: B6	Class: Y
		FT LAUDERDALE/HOLL	B6	Y
		N/A	YY	00
		N/A	YY	00
Ticket Number: 27971186670081			Date of Departure: 07/25	
Passenger Name: ██████████				
Document Type: PASSENGER TICKET				
07/22/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$10.75
JETBLUE AIRWAYS CORPORATI				
From: N.Y. J F KENNEDY I		To: NASSAU INTERNATIONAL	Carrier: B6	Class: Y
		FT LAUDERDALE/HOLL	B6	Y
		N/A	YY	00
		N/A	YY	00
Ticket Number: 27971186670103			Date of Departure: 07/25	
Passenger Name: ██████████				
Document Type: PASSENGER TICKET				
07/23/12	SEASIDEINSPIRATIONS 9418700679	FL		\$240.32
9418700679				
07/23/12	MITCHEL LONDON FOODSNEW YORK	NY		\$16.33
██████████				
Description GROCERIES/SUND				
07/23/12	SHERRY-LEHMANN ██████████	NY		\$1,350.92
WINE				
07/24/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$714.20
US AIRWAYS INC.				
From: MINNEAPOLIS INTERN		To: DENVER INTL APT	Carrier: US	Class: N
		ALBUQUERQUE	US	W
		DENVER INTL APT	US	N
		MINNEAPOLIS INTERN	US	W
Ticket Number: 03771202101122			Date of Departure: 08/02	
Passenger Name: ██████████				
Document Type: PASSENGER TICKET				

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
07/24/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$233.10
	DELTA AIR LINES INC.			
	From:	To:	Carrier:	Class:
	NEW YORK LA GUARDI	PALM BEACH INTERNA	DL	Q
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00671190968210		Date of Departure: 07/28	
	Passenger Name: SHULIAK/KARYNA			
	Document Type: PASSENGER TICKET			
07/24/12	AEROFLOT AMERICAN EXUNITED STATES OF A			\$910.90
	AEROFLOT			
	From:	To:	Carrier:	Class:
	MINSK INTERNATIONA	MOSCOW SHEREMETYEV	SU	T
		N.Y. J F KENNEDY I	SU	T
		MOSCOW SHEREMETYEV	SU	W
		MINSK INTERNATIONA	SU	W
	Ticket Number: 5557119096116		Date of Departure: 08/08	
	Passenger Name: [REDACTED]			
	Document Type: AGENCY PASSENGER TICKET			
07/24/12	ABC REMNANTS #203 03NEW YORK	NY		\$434.41
	[REDACTED]			
	Description			
	FLOOR COVERING			
07/24/12	TOYS 'R' US NEW YORK	NY		\$28.30
	HOBBY, TOY & GAME			
07/24/12	AMERICAN KENNELS 032NEW YORK	NY		\$14.13
	[REDACTED]			
	Description			
	GENERAL MERCHA			
07/24/12	DIPTYQUE DISTRIBUTIONNEW YORK	NY		\$103.43
	2122843140			
	Description	Price		
	SPECIALTY RETAIL ST	\$103.43		
07/24/12	ALL TAXI MANAGEMENT LONG ISLAND CITY	NY		\$5.42
	[REDACTED]			
	Description			
	TAXI: 4H11			
	10:23			
	10:27			
07/24/12	STAPLES 05322 NEW YORK	NY		\$17.32
	[REDACTED]			
07/24/12	EAT MADISON LLC 0000NEW YORK	NY		\$34.86
	[REDACTED]			
	Description			
	BAKERY			
07/25/12	NYC TAXI MED 4H15 09BRONX	NY		\$7.44
	[REDACTED]			
07/25/12	B & J FABRICS INC 12NEW YORK	NY		\$49.90
	2123548150			
	Description	Price		
	SEWING/NEEDLEWK/FAB	\$49.90		
07/25/12	CONTAINERSTORELXNGTNNNEW YORK	NY		\$3,111.51
	MISC HOME FURNISHINGS			

Continued on next page

EFTA00553448



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Detail Continued**

				<b>Amount</b>
07/25/12	FOTO CARE 2127412990	NEW YORK NY		\$245.89
07/25/12	GRACIOUS HOMES 001 [REDACTED]	NEW YORK NY		\$365.82
07/25/12	PC RICHARD & SON #57 HOUSEHOLD APPLIANCES Description APPLIANCES-ELE	NEW YORK NY		\$1,044.96
07/26/12	SPIRIT AIRLINES SPIRIT From: NASSAU INTERNATION To: FT LAUDERDALE/HOLL N/A N/A N/A Carrier: NK YY YY YY Class: Y 00 00 00 Ticket Number: OYMY8A Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	SOUTH FLORIDA FL		\$176.69
07/26/12	SPIRIT AIRLINES SPIRIT From: NASSAU INTERNATION To: FT LAUDERDALE/HOLL N/A N/A N/A Carrier: NK YY YY YY Class: Y 00 00 00 Ticket Number: S58UTF Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	SOUTH FLORIDA FL		\$183.68
07/26/12	ORBITZ AMERICAN AIRLINES INC From: NEW YORK LA GUARDI To: DALLAS/FORT WORTH SANTA FE N/A N/A Carrier: AA AA YY YY Class: V V 00 00 Ticket Number: 00170913089642 Passenger Name: DERBY/FRANCIS Document Type: PASSENGER TICKET	MANKATO MN		\$134.00
07/26/12	ORBITZ.COM OWW*ORBITZ.COM ROC No. 1311999601	CHICAGO IL		\$30.00
07/26/12	MWSTUDIOS PHOTOGRAPHIC STUDIO Description PHOTOGRAPHIC S	2122425994 NY		\$6,500.00
07/26/12	FINE LINEN AND BATH DIRECT MKTG MISC Description BED AND BATH	2034810010 CT		\$225.00
07/26/12	JANOVIC/PLAZA/EAST 1 [REDACTED] Description HOME IMPROVEME	NEW YORK NY		\$39.11

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
07/27/12	ROOM & BOARD-INT MINNEAPOLIS MN			\$140.45
	██████████ Description SPECIALTY RETA			
07/27/12	NYC TAXI MED 2V66 09BROOKLYN NY			\$8.40
	██████████			
07/27/12	SMITH+NOBLE HOME INC800-228-8888 CA			\$1,162.67
	WINDOW WARE			
07/27/12	CB2/EASTSIDE 00065 NEW YORK NY			\$531.15
	██████████			
07/27/12	MITCHEL LONDON FOODSNEW YORK NY			\$14.65
	██████████ Description GROCERIES/SUND			
07/27/12	CRATEANDBARREL 621 NEW YORK NY			\$94.23
	██████████			
07/27/12	ABC HOME FURNISHINGSNEW YORK NY			\$1,561.27
	██████████ Description FLOOR COVERING			
07/27/12	FRESH DIRECT ██████████ NY			\$376.97
	GROCERY			
07/27/12	FRESH DIRECT ██████████ NY			\$1.13
	GROCERY			
07/28/12	NYC TAXI MED 5Y22 09LONG ISLAND C NY			\$13.44
	██████████			
07/30/12	ORBITZ MANKATO MN			\$438.70
	AMERICAN AIRLINES INC			
	From: ST THOMAS CYRIL E	To: SAN JUAN LUIS MUNO	Carrier: 9K	Class: M
		N.Y. J F KENNEDY I	AA	W
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00170916041284		Date of Departure: 07/31	
	Passenger Name: NICOLA/ION			
	Document Type: PASSENGER TICKET			
07/30/12	HALE AND HEARTY SOUPNEW YORK NY			\$7.06
	FAST FOOD RESTAURANT Description 509706			
07/30/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA			\$114.32
	MERCHANDISE			
07/30/12	AMAZON.COM AMZN.COM/BILL WA			\$77.48
	MERCHANDISE			
07/30/12	NYC TAXI MEDALLION 2WOODSIDE NY			\$5.90
	██████████ Description TAXI: 7A41 15:55 15:59			
07/30/12	ORBITZ.COM CHICAGO IL			\$6.99
	OWW*ORBITZ.COM ROC No. 1322326481			

Continued on next page

EFTA00553450



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Detail Continued**

				<b>Amount</b>
07/31/12	AT&T *CALL20379056800-657-2466	NJ		\$7.54
AT&T ION				
07/31/12	LA CREPE PARISIENNE NEW YORK	NY		\$19.05
Description EATING PLACES,				
07/31/12	PAYPAL *DAVENPORTSS 4029357733	CA		\$57.30
Description ANTIQUES				
08/01/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$442.80
AMERICAN AIRLINES INC				
From:		To:	Carrier:	Class:
SAN FRANCISCO INTL		N.Y. J F KENNEDY I	AA	L
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 00171219833422		Date of Departure: 08/07		
Passenger Name: SHULIAK/KARYNA				
Document Type: PASSENGER TICKET				
08/03/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$150.00
AMERICAN AIRLINES INC				
From:		To:	Carrier:	Class:
SAN FRANCISCO INTL		N.Y. J F KENNEDY I	AA	L
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 00171226277530		Date of Departure: 08/06		
Passenger Name: SHULIAK/KARYNA				
Document Type: PASSENGER TICKET				
08/03/12	YOURPICTUREFRAMES.CO916-543-0335			\$90.00
Description				
08/05/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$679.80
AMERICAN AIRLINES INC				
From:		To:	Carrier:	Class:
SAN FRANCISCO INTL		N.Y. J F KENNEDY I	AA	H
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 00171230129722		Date of Departure: 08/07		
Passenger Name: [REDACTED]				
Document Type: PASSENGER TICKET				
08/06/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$679.80
AMERICAN AIRLINES INC				
From:		To:	Carrier:	Class:
SAN FRANCISCO INTL		N.Y. J F KENNEDY I	AA	H
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 00171231948624		Date of Departure: 08/07		
Passenger Name: [REDACTED]				
Document Type: PASSENGER TICKET				

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
08/06/12	CRATEANDBARREL WEB 0NAPERVILLE IL [REDACTED]			\$191.40
08/07/12	JANOVIC/PLAZA/EAST 1NEW YORK NY [REDACTED] Description BUILDING MATER			\$223.85
08/07/12	JANOVIC/PLAZA/EAST 1NEW YORK NY [REDACTED] Description BUILDING MATER			\$3,605.03
08/07/12	FALK DRUGS 0219 NEW YORK NY DRUG STORE/PHARMACY Description PHARMACY/DRUG			\$95.00
08/07/12	DUANE READE #14238 0NEW YORK NY 8002892273 Description REFER TO RECEIPT			\$13.03
08/07/12	NYC TAXI MEDALLION 2WOODSIDE NY [REDACTED] Description TAXI: 4E56 13:56 14:06			\$8.78
08/08/12	NYC TAXI MED 5K14 09COMUMBIA HEIG NY [REDACTED]			\$14.64
08/08/12	NYC TAXI MED 1B62 09FRESH MEADOWS NY [REDACTED]			\$5.52
08/08/12	NYC TAXI MED 4H68 09LONG ISLAND C NY [REDACTED]			\$6.00
08/08/12	SLEEPYS Sleepys NEW NY [REDACTED]			\$1,072.39
08/08/12	PC RICHARD & SON #57NEW YORK NY HOUSEHOLD APPLIANCES Description APPLIANCES-ELE			\$80.57
08/08/12	YELLOW CAB SLSJET MALONG ISLAND CITY NY [REDACTED] Description TAXI: SBV361 17:58 18:01			\$8.06
08/08/12	HALE AND HEARTY SOUPNEW YORK NY FAST FOOD RESTAURANT Description 503828			\$14.73

Continued on next page

EFTA00553452



Detail Continued

				Amount
08/09/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$5,897.64
	DELTA AIR LINES INC.			
	From:	To:	Carrier:	Class:
	N.Y. J F KENNEDY I	MOSCOW SHEREMETYEV	DL	I
		N.Y. J F KENNEDY I	DL	I
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 00671241016084		Date of Departure: 08/21	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
08/09/12	AMERICAN EXPRESS TVLPHOENIX	AZ		\$375.80
	SOUTHWEST AIRLINES (MASTE			
	From:	To:	Carrier:	Class:
	OAKLAND INTERNATIO	ALBUQUERQUE	WN	Y
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 5262460657560		Date of Departure: 08/10	
	Passenger Name: [REDACTED]			
	Document Type: PASSENGER TICKET			
08/09/12	NYC TAXI MED 3E32 09BROOKLYN	NY		\$7.68
	[REDACTED]			

Fees

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

2012 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2012		\$3,000.00
Total Interest in 2012		\$0.00

Important Notice

Renewal Notice

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

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

**Payment Information:** All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

**Annual Membership Fee:** The annual membership fee for your Account is \$2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

Continued on reverse

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**Important Notice continued**

**APR Information:** The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

**Select & Pay Later****Sign & Travel**

<b>Tier</b>	<b>Rate Description</b>	<b>APR</b>
STANDARD	Prime + 5.90%	9.15%
PENALTY	Prime + 23.99%	27.24%



**Centurion® Card**

p. 19/27

JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

## **Notice of Changes to the Membership Rewards® Program Terms** *(Corporate Card Only)*

Effective October 1, 2012, the annual fee to enroll a Corporate Card in the Membership Rewards program will be \$90 (previously, \$75). Enrolled Corporate Cardmembers will be charged this fee on their first annual program renewal date following October 1, 2012.

To reflect this change, effective October 1, 2012, in the Annual Fees section of the Membership Rewards Program Terms & Conditions, '\$75' is replaced with '\$90.'

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EFTA00553455

**Centurion® Card****Notice of Change to Your Travel Accident Insurance Policy**

We are making **Important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

We are increasing the age limit for dependents covered by the Travel Accident Insurance for Cardmembers in the following states: DC, HI, ID, IN, LA, MA, NY, and VA. The age limit varies by state. For PA residents, the general terms of your coverage have been revised to include provisions required in your state. Please refer to the Riders for each applicable state.

This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.

You should carefully review these changes, share them with any Additional Cardmembers on your Account, and then 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.

**Applicable for Residents of the states of Idaho, Virginia, DC, Hawaii, and Massachusetts for Travel Accident Insurance:**

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

**Covered Person** means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.).

TAI-RDR1-Multi 04/10, TAI-RDR1-DC 04/11, TAI-RDR1-HI 07/10 and TAI-RDR1-MA 11/10.

**Applicable for Residents of the state of Hawaii for Travel Accident Insurance:**

Domestic Partner means persons of the same or opposite gender who have entered into a reciprocal beneficiary relationship pursuant to Hawaii statutes. TAI-RDR1-HI 07/10

**Applicable for Residents of the state of Indiana for Travel Accident Insurance:**

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

**Covered Person** means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). TAI-RDR1-IN 07/10

**Applicable for Residents of the state of Louisiana for Travel Accident Insurance:**

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

**Covered Person** means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age who rely on You for support and maintenance, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated and dependent.).

The definition of **Domestic Partner** is hereby removed from the **Definitions** section of the Description of Coverage. Additionally all references to Domestic Partner are hereby removed from the Description of Coverage.

By \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

TAI-RDR1-LA 10/18/10

**Applicable for Residents of the State of Massachusetts for Travel Accident Insurance:**

The following is hereby added to and made part of the Description of Coverage:

This Policy, alone, **does not meet Minimum Creditable Coverage standards** and **will not satisfy** the individual mandate that you have health insurance.

**As of January 1 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).**

This plan is not intended to provide comprehensive health care coverage and **does not meet Minimum Creditable Coverage standards**, even if it does include services that are not available in the insured's other health plans.

TAI-RDR1-MA 11/10.



JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**Applicable for Residents of the state of New York for Travel Accident Insurance:**

The definition of Covered Person from the DEFINITIONS section is replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children.

Spouse includes the person to whom you are married, including your same-sex partner in your marriage that was legally performed in another jurisdiction.

Dependent children includes: 1. Unmarried, dependent children under age 29 who rely on the insured for support and maintenance; 2. Unmarried dependent children 29 years or older who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent. 3. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance, and 4. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

The definition of Domestic Partner from the DEFINITIONS section is replaced with the following:

"Domestic Partner means persons of the same or opposite gender who can provide Us with proof of the domestic partnership and financial interdependence in the form of: A.Registration as a domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six months, where such registry exists, or B.For partners residing where registration does not exist, by an alternative affidavit of domestic partnership as follows:

- 1.The affidavit must be notarized and must contain the following: a. The partners are both eighteen years of age or older and are mentally competent to consent to contract. b. The partners are not related by blood in a manner that would bar marriage under laws of the State of New York c. The partners have been living together on a continuous basis prior to the date of the application; and
- 2.Proof of cohabitation (e.g., a driver's license, tax return or other sufficient proof); and 3.Proof that the partners are financially interdependent. Two or more of the following are collectively sufficient to establish financial interdependence: a. A joint bank account; b. A joint credit card or charge card; c. Joint obligation on a loan; d. Status as an authorized signatory on the partner's bank account, credit card or charge card; e. Joint ownership of holdings or investments; f. Joint ownership of residence; g. Joint ownership of real estate other than residence; h. Listing of both partners as tenants on the lease of the shared residence; i. Shared rental payments of residence (need not be shared 50/50); j. Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence; k. A common household and shared household expenses, e.g., grocery bills, utility bills, telephone bills, etc. (need not be shared 50/50); l. Shared household budget for purposes of receiving government benefits; m. Status of one as representative payee for the other's government benefits; n. Joint ownership of major items of personal property (e.g., appliances, furniture); o. Joint ownership of a motor vehicle; p. Joint responsibility for child care (e.g., school documents, guardianship); q. Shared child-care expenses, e.g., babysitting, day care, school bills (need not be shared 50/50); r. Execution of wills naming each other as executor and/or beneficiary; s. Designation as beneficiary under the other's life insurance policy; t. Designation as beneficiary under the other's retirement benefits account ; u. Mutual grant of durable power of attorney; v. Mutual grant of authority to make health care decisions (e.g., health care power of attorney); w. Affidavit by creditor or other individual able to testify to partners' financial interdependence; x. Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case. "

The EXCLUSION section is removed and replaced with the following:

**EXCLUSIONS**

This Policy does not cover any loss caused or contributed to by, directly or indirectly, wholly or partially: 1.suicide, attempted suicide or intentionally self-inflicted injury; 2. war or any act of war, whether declared or undeclared; participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto; 3. Injury in which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation; 4. sickness, except for an infection that was the result of an Injury; 5. mental or emotional disorder; 6. pregnancy, except complications of pregnancy and except to the extent coverage is required pursuant to Section 3221 of the New York Insurance Law; or 7. the consequence of the Covered Person's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.

The following items are hereby removed from the TERMINATION or CANCELLATION section:

the date the Covered Person no longer maintains a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands; the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred;

and replaced with:

the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred in a written instrument signed by the Covered Person; TAI-RDR2-NY 06/11

**Applicable to residents of the state of Pennsylvania for Travel Accident Insurance:**

The **Description of Coverage** section is removed and replaced with the following:

For Accidental Death the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy. For Dismemberment the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy if such loss occurs within 100 days after the date of the Accident which caused the Injury. Benefits will be paid for the greatest loss. In no event will the Company pay for more than one loss sustained by the Covered Person as the result of any one Accident. TAI-RDR10612PA





## 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, other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN from American Express. This Notice explains how we collect, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

### 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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

### What Do We Do with Cardmember 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.

### Information We Share with Our Affiliates

You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

### Valuable Partner Offers

We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

### Your Choices

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: [www.americanexpress.com/communications](http://www.americanexpress.com/communications). You can also inform us of your choices (except for e-mail communications) by calling us at 1-██████████. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts.

**Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

**Your Billing Rights: Keep this Document for Future Use**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

**What To Do If You Find a Mistake on Your Statement**

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information* Your name and account number.
- *Dollar amount* The dollar amount of the suspected error.
- *Description of problem* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

**What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



JEFFREY E EPSTEIN  
Closing Date 08/10/12

Account Ending 0-13001

**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 contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can 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, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter). 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 card 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 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 bank 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 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.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.





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

MEMBERSHIP  
**rewards**  
FIRST™

Prepared for JEFFREY E EPSTEIN

Account Number 1M33334712

**Total Points Balance** **3,561,907**

**Points Earned this Period** **98,235**

**Account Summary** June 1, 2012 - June 30, 2012

Opening Points Balance	3,463,672
Points Earned this Period	+98,235
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>3,561,907</b>

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

**Questions About Your Account?**

[membershiprewards.com](http://membershiprewards.com)

1- [REDACTED]  
International Collect: [REDACTED]

**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](http://membershiprewards.com/everydaycharges)

**Points Transaction Detail**

June 1, 2012 - June 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Centurion</b> XXXX-XXXXX0-12003	1,951	0	1,951
<b>Traditional Gold</b> XXXX-XXXXX8-42008	333	0	333
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-45019	90	0	90
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-41083	10,420	0	10,420
<b>Traditional Gold</b> XXXX-XXXXX2-61005	0	0	0
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-66012	26,634	0	26,634
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-64025	110	0	110
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-62060	366	0	366
<b>Add'l Centurion</b> XXXX-XXXXX0-13027	58,331	0	58,331
<b>Add'l Centurion</b> XXXX-XXXXX0-11039	0	0	0
<b>Total</b>	<b>98,235</b>	<b>0</b>	<b>98,235</b>

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](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-[REDACTED]. From overseas, call collect [REDACTED].