



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 02/25/11

Account Ending 4-32003

|                      |                   |
|----------------------|-------------------|
| <b>New Balance</b>   | <b>\$1,264.61</b> |
| <b>Please Pay By</b> | <b>03/13/11</b>   |

|   |                  |
|---|------------------|
| <b>Membership Rewards® Points</b>                     |                  |
| As of 02/25/11  |                  |
|   | <b>1,734,377</b> |
| For details, please see your Membership Rewards page. |                  |

See page 2 for important information about your account.

Your payment of \$1,264.61 will be debited from your account on 03/12/11. Any inquiry to American Express concerning this debit should be made before 03/11/11. 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**

|                            |                   |
|----------------------------|-------------------|
| Previous Balance           | \$12,560.62       |
| Payments/Credits           | -\$12,560.62      |
| New Charges                | +\$1,264.61       |
| Fees                       | +\$0.00           |
| <b>New Balance</b>         | <b>\$1,264.61</b> |
| Days in Billing Period: 28 |                   |

**Customer Care**

|   |                     |
|---|---------------------|
| <b>Pay by Computer</b><br>americanexpress.com/pbc |                     |
| <b>Customer Care</b>                              | <b>Pay by Phone</b> |
| 1-877-877-0987                                    | 1-800-472-9297      |
| See page 2 for additional information.            |                     |

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

**Pay by Computer**  
americanexpress.com/pbc

**Pay by Phone**  
1-800-472-9297

**Account Ending 4-32003**

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

JEFFREY E EPSTEIN  
6100 RED HOOK QTR  
STE 3B  
SAINT THOMAS VI 00802

|   |
|---|
| Please Pay By<br><b>03/13/11</b><br>AutoPay Amount<br><b>\$1,264.61</b> |
|---|

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



0000349990885308405 000126461000126461 25 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 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 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 (such as airlines) 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.

**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.

|   |   |                |                              |
|---|---|----------------|------------------------------|
|  | <b>Customer Service &amp; Billing Inquiries</b> | 1-877-877-0987 | <b>Hearing Impaired</b>      |
|   | <b>International Collect</b>                    | 1-954-503-8905 | <b>TTY:</b> 1-800-221-9950   |
|   | <b>Large Print &amp; Braille Statements</b>     | 1-877-877-0987 | <b>FAX:</b> 1-800-695-9090   |
|   | <b>Express Cash</b>                             | 1-800-CASH-NOW | <b>In NY:</b> 1-800-522-1897 |

|   |                                     |
|---|-------------------------------------|
|  | <b>Website:</b> americanexpress.com |
|   | <b>Mobile Site:</b> amexmobile.com  |
| <b>Customer Service &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 02/25/11

Account Ending 4-32003

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

|                                   | <b>Total</b>        |
|-----------------------------------|---------------------|
| <b>Payments</b>                   | -\$12,560.62        |
| <b>Credits</b>                    | \$0.00              |
| <b>Total Payments and Credits</b> | <b>-\$12,560.62</b> |

**Detail** \*Indicates posting date

| <b>Payments</b>                      | <b>Amount</b> |
|--------------------------------------|---------------|
| 01/31/11* ONLINE PAYMENT - THANK YOU | -\$12,560.62  |

**New Charges****Summary**

|                          | <b>Total</b>      |
|--------------------------|-------------------|
| <b>Total New Charges</b> | <b>\$1,264.61</b> |

**Detail**

**JEFFREY E EPSTEIN**  
Card Ending 4-32003

|   | <b>Amount</b> |
|---|---------------|
| 01/28/11 AT&T DATA 190 ALPHARETTA GA<br>800-331-0500<br>Description<br>TELECOMMUNICAT | \$25.00       |
| 01/30/11 BARNEYS NEW YORK 003NEW YORK NY<br>MEN'S/WOMEN'S CLOTHNG                     | \$609.70      |
| 02/01/11 ITUNES MUSIC STORE IAUSTIN TX<br>iTunes Music Store                          | \$9.99        |
| 02/06/11 YAHOO SPORTS 866-562-7228 CA<br>SERVICE                                      | \$44.95       |
| 02/11/11 ITUNES MUSIC STORE IAUSTIN TX<br>iTunes Music Store                          | \$2.99        |
| 02/15/11 Il Lugano F&B 000000(954)564-4400<br>0000075001 33308<br>Food & Beverage     | \$139.25      |
| 02/22/11 ITUNES MUSIC STORE IAUSTIN TX<br>iTunes Music Store                          | \$9.99        |
| 02/24/11 ITUNES MUSIC STORE IAUSTIN TX<br>iTunes Music Store                          | \$2.99        |
| 02/24/11 TELECHARGE TICKETINGNEW YORK NY<br>PHANTOM MAR 19 TELECHARGE                 | \$419.75      |

**Fees**

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

Continued on reverse

**2011 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| 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.

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

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

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



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

MEMBERSHIP  
**rewards**  
FIRST™

Prepared for JEFFREY E EPSTEIN

Account Number 1M33334712

**Total Points Balance** **1,734,377**

**Points Earned this Period** **122,421**

**Account Summary** January 1, 2011 - January 31, 2011

|                                   |                  |
|-----------------------------------|------------------|
| Opening Points Balance            | 1,611,956        |
| Points Earned this Period         | +122,421         |
| Points Used this Period           | 0                |
| Reinstated Points and Adjustments | 0                |
| <b>Total Points Balance</b>       | <b>1,734,377</b> |

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

**Earn 4X Points When You Shop Online**  
Earn points fast by going through [bonuspointsmall.com](http://bonuspointsmall.com) every time you shop online at over 275 retailers.

**Points Transaction Detail**

January 1, 2011 - January 31, 2011

| Points Earned this Period                          | Points Activity On Eligible Charges | Bonus Points Awarded | Total Points Activity Per Card |
|--|-------------------------------------|----------------------|--------------------------------|
| <b>Centurion</b><br>XXXX-XXXXX4-32003              | 12,259                              | 0                    | 12,259                         |
| <b>Traditional Gold</b><br>XXXX-XXXXX8-42008       | 2,746                               | 0                    | 2,746                          |
| <b>Add'l Traditional Gold</b><br>XXXX-XXXXX8-45019 | 0                                   | 0                    | 0                              |
| <b>Add'l Traditional Gold</b><br>XXXX-XXXXX8-45035 | 0                                   | 0                    | 0                              |
| <b>Add'l Traditional Gold</b><br>XXXX-XXXXX8-41083 | 301                                 | 0                    | 301                            |
| <b>Traditional Gold</b><br>XXXX-XXXXX2-61005       | 0                                   | 0                    | 0                              |
| <b>Add'l Traditional Gold</b><br>XXXX-XXXXX2-66012 | 80,138                              | 0                    | 80,138                         |
| <b>Add'l Traditional Gold</b><br>XXXX-XXXXX2-64025 | 26,660                              | 0                    | 26,660                         |
| <b>Add'l Traditional Gold</b><br>XXXX-XXXXX2-62060 | 317                                 | 0                    | 317                            |
| <b>Total</b>                                       | <b>122,421</b>                      | <b>0</b>             | <b>122,421</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 1-800-297-1300. From overseas, call collect 305-816-2799.

Continued on reverse



### Save 10% or More on Hot Merchandise

Find great deals on rewards like electronics, home, fashion and accessories, and sporting goods.

Save 10%, or more.

Visit [membershiprewards.com/merchandise](http://membershiprewards.com/merchandise) specials or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 5777)

Terms and conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://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.

### Always Evolving in Style



Spring trends have sprung, and Neiman Marcus invites you to check out the best looks from the world's top designers. There are lots of Boho influences, florals, and stripes. Coral is the color in fashion and makeup. Wide-leg pants, long necklaces, flat sandals and crossbody bags round out the season's best. Visit your nearest NM or [www.NeimanMarcus.com](http://www.NeimanMarcus.com) for a close-up view of the latest and greatest for spring.

Redeem today, log on to [membershiprewards.com/neimanmarcus](http://membershiprewards.com/neimanmarcus) or call **1-800-AXP-EARN (297-3276)**

(MR Message 5770)

Terms and conditions for the Membership Rewards First® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice. You can enroll your American Express PlatinumCard® or Centurion® Card in InCircle®, Neiman Marcus's customer-appreciation program.

### Redeem 25% Fewer Membership Rewards® Points for AirTran A+ Rewards® Credits



Through April 30, 2011, redeem just 1,125 Membership Rewards points for 1 A+ Rewards credit. For 9,000 Membership Rewards points or 8 A+ credits, you can redeem towards a one-way Coach-Class ticket. Fly AirTran Airways to over 65 destinations across the country and enjoy complimentary Sirius XM Satellite Radio at every seat, an affordable Business Class, Inflight Internet on every flight and excellent service from friendly Crew Members.

To preview this reward and to redeem points, visit [membershiprewards.com/airtran](http://membershiprewards.com/airtran) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5774)

Terms and conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://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.

*Continued on next page*

**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.**



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

MEMBERSHIP  
**rewards**  
 FIRST™



**Earn 3X Membership Rewards® Points on Purchases of \$50 or More at Big Lots!**

We sell a broad range of high-quality, brand-name products. We are now stocked with everything you need to prepare your lawn and garden for Spring and outfit your outdoor living space with a wide selection of patio furniture, gazebos, swimming pools and accessories.

Think Extreme Value! Unbelievable prices! Think Big Lots!

Shop early for the best selection. Think Extreme Value! Unbelievable prices! Think Big Lots! For a store near you, go to <http://www.membershiprewards.com/biglots>

Bonus points offer valid 01/01/2011 through 03/31/2011. To be eligible to get bonus points, you must spend at least \$50 and be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). Bonus ID: 5650.

(MR Bonus ID 5650)



**Redeem Membership Rewards® Points for Fondue at The Melting Pot**

With more than 120 locations nationwide, The Melting Pot Restaurants, Inc. is one of the country's premier fondue restaurant franchises. At The Melting Pot, fondue becomes a memorable 4-course dining experience, where you can truly dip into something different. Enjoy a choice of four flavorful fondue-cooking styles and a variety of tasty entrees served with our special dipping sauces. The menu also includes fine wines and mouthwatering chocolate fondue desserts.

To start redeeming Membership Rewards points today, log on to [membershiprewards.com/meltingpot](http://membershiprewards.com/meltingpot) or call 1-800-AXP-EARN (297-3276).

(MR Message 5771)

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



**Redeem Membership Rewards® Points for Your Next Stay with Destination Hotels and Resorts**

Relax in the desert at Royal Palms Resort and Spa or ski your favorite run at Vail Cascade or Stowe Mountain Lodge. California has many options from L'Auberge Del Mar, Resort at Squaw Creek, the family friendly Paradise Point, to the brand-new L.A. oceanfront property, Terranea Resort. Starting at just 30,000 points per night, enjoy the winter season with a well deserved get-away.

To preview this reward and to redeem points, visit [membershiprewards.com/destination](http://membershiprewards.com/destination) or call 1-800-AXP-EARN (297-3276).

(MR Message 5772)

Terms and conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://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.**

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

MEMBERSHIP  
**rewards**  
FIRST™

p. 8/10



## RECEIVE A COMPANION TICKET IN BUSINESS CLASS

Let your Centurion® member benefits take you to new heights with the *International Airline Program*<sup>1</sup>. Receive a companion ticket\* with the purchase of a qualifying international Business-Class ticket on 22 participating airlines.

**NEWLY AVAILABLE LOWER FARES**  
on many qualifying flights

**REFUNDABLE-FARE TICKETS**  
with no black-out dates or change fees

**PAY WITH POINTS**  
for all or part of your ticket,  
and now you can get 20% of those points back<sup>2</sup>

**22 WORLD-CLASS AIRLINES**  
to choose from

**FLY VIRTUALLY ANYWHERE**  
with thousands of routes worldwide

**CENTURION MEMBER EXCLUSIVE OPTION<sup>†</sup>**  
instead of a companion ticket, opt for a First-Class upgrade  
(subject to availability at time of booking) when buying a qualifying  
Business-Class ticket on select partners

### WORLD-CLASS PARTNERS

|                             |                                |
|-----------------------------|--------------------------------|
| Aer Lingus                  | Japan Airlines                 |
| Aero Mexico                 | Jet Airways                    |
| Air Canada                  | KLM Royal Dutch Airlines       |
| Air France                  | LAN Airlines                   |
| Air New Zealand             | Lufthansa                      |
| Alitalia Airlines           | Scandinavian Airlines          |
| Asiana Airlines             | South African Airways          |
| Austrian Airlines           | *Swiss International Air Lines |
| Cathay Pacific              | Virgin Atlantic Airways        |
| China Airlines              |                                |
| Delta Air Lines             |                                |
| <sup>†</sup> Emirates       |                                |
| <sup>†</sup> Etihad Airways |                                |

\*Airline fuel surcharges and certain government-imposed taxes and fees on international air transportation, as well as applicable companion ticketing fees, are the responsibility of the Card member. See below for details.

CALL CENTURION TRAVEL SERVICE at 1-877-877-0987 to take advantage of the *International Airline Program*



<sup>1</sup>**International Airline Program:** Companion ticket requires purchase of qualifying First- or Business-Class ticket through American Express Travel Services with an American Express® Card issued in the U.S. Centurion® member's name on a participating airline. Travel must originate in and return to a U.S. gateway (excluding Puerto Rico and overseas territories) or Canadian gateway. One-way travel permitted on some participating airlines where routing originates in U.S. Travel must be completed by 12/31/11. Available service class (First or Business) determined by participating airline. Seats are limited and may not be available on all flights. Centurion member and companion must travel on the same itinerary. Companion ticket subject to government taxes/fees from \$50 to \$500 roundtrip, including a September 11th Security fee of up to \$10. Total charge for the companion ticket may also reflect airline imposed fuel surcharges of up to \$800 roundtrip. Companion ticket must be returned/cancelled before full-fare ticket is refunded. Not combinable with any other promotion, discount, negotiated group, or corporate-contracted rate, and may not be available on participating airline's code-share partners, i.e. flights marketed by the ticketing airline but operated by its partner airline. Participating airlines reserve right to modify fare rules/program participation prior to booking. Limit one companion ticket per Centurion member traveling. Tickets are not transferable or endorsable. The airlines and benefits described herein are accurate at the time of printing (1/11) and are subject to change or cancellation without notice. <sup>2</sup>**Membership Rewards® Pay with Points:** To use Pay with Points, you must charge travel at American Express Travel with a Card enrolled in the Membership Rewards® program. Points will be debited from your program account and a credit for the corresponding dollar amount will be issued to the Card account you used. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain on the Card account. Minimum redemption of 5,000 points. Effective for Pay with Points redemptions for Consumer and Centurion members only, you will receive 1 bonus point for every 5 points you redeem. To be eligible to earn bonus points, Card account(s) must be active and not in default at the time of bonus points fulfillment. Transactions charged to a Corporate Card are excluded. Bonus points will be credited to your Membership Rewards First account approximately 6-10 weeks after charges appear on your billing statement. Membership Rewards First program Terms and Conditions apply; see [membershiptorewards.com/terms](http://membershiptorewards.com/terms). **Bonus ID 4880.** All other programs and benefits may be modified, suspended, or otherwise terminated without notice. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington LBI#600-469-694, TA#002 Registered Iowa Travel Agency, NV#2001-0126. © 2011 American Express Travel Related Services Company, Inc. All rights reserved.

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Please note that you do not need to have purchased airline tickets on your enrolled Card in order to receive the \$200 Airline Fee Credit benefit for incidental air travel fees. The following are the updated terms and conditions for this benefit:

Benefit is available to Consumer and Business Platinum Card<sup>®</sup> and Centurion<sup>®</sup> members only. To receive statement credits of up to \$200 a year toward incidental air travel fees, Card member must enroll and choose a qualifying airline at [www.americanexpress.com/CenturionAirlineChoice](http://www.americanexpress.com/CenturionAirlineChoice). Only the Basic Card member or Authorized Account Manager(s) on the Card account can enroll and select the qualifying airline. Card members who have not chosen a qualifying airline will be able to do so at any time. It can take up to 48 hours post enrollment and airline choice for the benefit to be effective. Card members who have already selected a qualifying airline will not be able to change their choice until December of each calendar year at which time they may change their airline choice for the following calendar year. Card members who do not change their airline selection will remain with their current airline. **Statement Credits:** Incidental air travel fees must be charged on the enrolled Card account for the benefit to apply. Incidental air travel fees must be separate charges from airline ticket charges. Fees that do not qualify for statement credits are wireless internet and fees incurred with airline alliance partners (incidental transactions must be charged by the Card member's airline choice). The airline must submit the incidental air travel fees under the appropriate merchant code, industry code, or required service or product identifier for the charge to be eligible. Purchases made by both the Basic and Additional Card members on the enrolled Card account are eligible for statement credits. Each Card Account is eligible for up to a total of \$200 a year in statement credits, regardless of the number of Cards on the Account. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card account for statement credit(s) to be posted to the account. Card members can call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card members are responsible for payment of all charges until the statement credit(s) posts to the account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card account (for example, Sign & Travel), the statement credit associated with that charge will not be applied to that Pay Over Time feature balance. Instead, the statement credit will be applied to your Pay In Full balance.

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