



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 12/09/11

Account Ending 0-12003

<b>New Balance</b>	<b>\$2,957.23</b>
<b>Please Pay By</b>	<b>12/25/11</b>

<b>Membership Rewards® Points</b>	
As of 12/09/11	
	<b>2,638,528</b>
	For details, please see your Membership Rewards page.

See page 2 for important information about your account.

Your payment of \$2,957.23 will be debited from your account on 12/24/11. Any inquiry to American Express concerning this debit should be made before 12/23/11. 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.

**If you are enrolled in the \$200 Airline Fee Credit and wish to keep your current airline selection, no action is needed.**

If you would like to change your airline selection for 2012, you may do so in January by visiting [americanexpress.com/airlinechoice](http://americanexpress.com/airlinechoice)



**Account Summary**

Previous Balance	\$3,526.96
Payments/Credits	-\$3,526.96
New Charges	+\$2,957.23
Fees	+\$0.00
<b>New Balance</b>	<b>\$2,957.23</b>
Days in Billing Period: 30	

**Customer Care**

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

**Customer Care**    **Pay by Phone**  
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](http://americanexpress.com/pbc)

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

**Account Ending 0-12003**

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 <b>12/25/11</b> AutoPay Amount <b>\$2,957.23</b>
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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 000295723000295723 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 not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

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

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

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

**New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

 <b>Customer Care &amp; Billing Inquiries</b> <b>International Collect</b> <b>Large Print &amp; Braille Statements</b> <b>Express Cash</b>	1-877-877-0987	<b>Hearing Impaired</b>	 <b>Website:</b> americanexpress.com <b>Mobile Site:</b> amexmobile.com
	1-954-503-8905	<b>TTY:</b> 1-800-221-9950	
	1-877-877-0987	<b>FAX:</b> 1-800-695-9090	
	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897	
		<b>Customer Care &amp; Billing Inquiries</b> P.O. BOX 981535 EL PASO, TX 79998-1535	<b>Payments</b> P.O. BOX 1270 NEWARK NJ 07101-1270

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](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).



### Payments and Credits

#### Summary

	<b>Total</b>
<b>Payments</b>	-\$3,526.96
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,526.96</b>

#### Detail

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
11/11/11* ONLINE PAYMENT - THANK YOU	-\$3,526.96

### New Charges

#### Summary

	<b>Total</b>
<b>Total New Charges</b>	<b>\$2,957.23</b>

#### Detail



**JEFFREY E EPSTEIN**  
Card Ending 0-12003

				Foreign Spend	Amount
11/10/11	RITZ	PARIS	PA	83,00 European Union Euro	\$114.63
	0143163030				
11/11/11	RITZ	PARIS	PA	81,00 European Union Euro	\$110.61
	0143163030				
11/12/11	BON MARCHE	PARIS	PA	1,040,00 European Union Euro	\$1,420.12
	0144398181				
11/12/11	GUESS JEANS	PARIS	PA	174,00 European Union Euro	\$237.60
	0142220910				
11/12/11	STEFANEL	PARIS	PA	110,00 European Union Euro	\$150.21
	45 44 06 07				
11/12/11	STEFANEL	PARIS	PA	355,00 European Union Euro	\$484.75
	45 44 06 07				
11/13/11	SPOTIFY MUSIC SUBS ULONDON				\$9.99
	DIRECT MKTG MISC				
	www.spotify.com				
	fy USA*subs www.s				
	y.com				
11/15/11	RITZ	PARIS	PA	38,00 European Union Euro	\$52.28
	0143163030				
11/15/11	WEILL BOUTIQUE	PARIS	PA	128,00 European Union Euro	\$176.10
	0149260499				
11/25/11	AT&T DATA 190	ALPHARETTA	GA		\$25.00
	800-331-0500				
	Description				
	TELECOMMUNICAT				
12/01/11	RITZ	PARIS	PA	130,00 European Union Euro	\$175.94
	0143163030				

Continued on reverse

**Fees**

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

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

	<b>Amount</b>
Total Fees in 2011	\$2,500.00
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 & Travel, the APR is 9.15% (v).

For Sign & 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** **2,638,528**

**Points Earned this Period** **76,327**

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

Opening Points Balance	2,562,201
Points Earned this Period	+76,327
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>2,638,528</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)

**Where To Stop Before You Shop**  
Earn up to 10X points on 300+ brands at [membershiprewards.com/earn](http://membershiprewards.com/earn)

**Points Transaction Detail**

October 1, 2011 - October 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Centurion</b> XXXX-XXXXX0-12003	4,369	0	4,369
<b>Traditional Gold</b> XXXX-XXXXX8-42008	743	0	743
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-45019	0	0	0
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-45035	4	0	4
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-41083	5,359	0	5,359
<b>Traditional Gold</b> XXXX-XXXXX2-61005	0	0	0
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-66012	45,389	0	45,389
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-64025	19,991	0	19,991
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-62060	472	0	472
<b>Total</b>	<b>76,327</b>	<b>0</b>	<b>76,327</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



### Use Membership Rewards® Points on Facebook!

Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook!

Visit  
**facebook.com/  
americanexpress**  
or call  
**1-800-AXP-EARN  
(297-3276)**  
and redeem points  
for hot rewards.

(MR Message 7756)

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



### A World of Style. Now Pocket-Sized. Redeem Membership Rewards® Points for a Saks Gift Card

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at their 46 stores, 57 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

To redeem Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 7761)

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



### Introducing Borgata Hotel Casino & Spa in the Membership Rewards® Program

Now you can use Membership Rewards® points for an overnight stay at Borgata Hotel Casino & Spa located in Atlantic City. Borgata Hotel Casino & Spa offers an unparalleled travel experience on the East Coast. The 2,000-room stylish casino-hotel, located at Renaissance Pointe, presents a destination designed to rival those once found only in cities such as New York City and Las Vegas. Redeem points for one-night stays at Borgata.

To preview this reward and to redeem points, visit **membershiprewards.com/borgata** or call **1-800-297-1300**.

(MR Message 7753)

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



### Neiman Marcus Is All About Trends

Fall in love with winter at Neiman Marcus. Bordeaux is the color in fashion and makeup. Lady chic is the look—deliberate and polished—yet very present-day. Pumps, handheld bags, and bold gold all add to the allure—also, they've taken a shine to sequins, lamé, and all things shimmery. Visit your nearest NM store or NeimanMarcus.com for a close-up look.

To redeem today, log on to **membershiprewards.com** or call **1-800-297-1300**. Also, you can enroll your American Express® Platinum or Centurion Card in InCircle®, Neiman Marcus's customer appreciation program. (MR Message 7762)

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

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.