



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 03/29/11

Account Ending 4-32003

<b>New Balance</b>	<b>\$4,032.04</b>
<b>Please Pay By</b>	<b>04/13/11</b>

<b>Membership Rewards® Points</b>	
As of 03/29/11	
	<b>1,827,266</b>
	For details, please see your Membership Rewards page.

See page 2 for important information about your account.

**i** Your payment of \$4,032.04 will be debited from your account on 04/13/11. Any inquiry to American Express concerning this debit should be made before 04/12/11. 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.

**Donate American Express® Membership Rewards® Points to the Japan Earthquake and Tsunami Relief Effort**

Cardmembers can redeem points to support charities aiding the relief effort. For every 1,000 points, \$10 will be donated to your chosen charity. Donate points in increments of 1,000, 5,000, 10,000, 50,000 and 100,000. You can also charge a donation on your Card. To donate, go to [membershiprewards.com/give](http://membershiprewards.com/give)



**Account Summary**

Previous Balance	\$1,264.61
Payments/Credits	-\$3,082.91
New Charges	+\$5,850.34
Fees	+\$0.00
<b>New Balance</b>	<b>\$4,032.04</b>

Days in Billing Period: 32

**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 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 <b>04/13/11</b> AutoPay Amount <b>\$4,032.04</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 000403204000403204 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 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 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 03/29/11

Account Ending 4-32003

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

	<b>Total</b>
<b>Payments</b>	-\$1,264.61
<b>Credits</b>	-\$1,818.30
<b>Total Payments and Credits</b>	<b>-\$3,082.91</b>

**Detail** \*Indicates posting date

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

**New Charges****Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$5,850.34</b>

**Detail**

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

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

Continued on reverse

**Detail Continued**

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

**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		\$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** **1,827,266**

**Points Earned this Period** **92,889**

**Account Summary** February 1, 2011 - February 28, 2011

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

February 1, 2011 - February 28, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Centurion</b> XXXX-XXXXX4-32003	1,265	0	1,265
<b>Traditional Gold</b> XXXX-XXXXX8-42008	1,836	0	1,836
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-45019	0	0	0
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-45035	293	0	293
<b>Add'l Traditional Gold</b> XXXX-XXXXX8-41083	616	0	616
<b>Traditional Gold</b> XXXX-XXXXX2-61005	0	0	0
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-66012	56,843	0	56,843
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-64025	31,730	0	31,730
<b>Add'l Traditional Gold</b> XXXX-XXXXX2-62060	306	0	306
<b>Total</b>	<b>92,889</b>	<b>0</b>	<b>92,889</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



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

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

Offer valid through 12/31/11. Not valid in retail stores or in conjunction with any other offer from FTD. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and charge your purchase to 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 Membership Rewards® program, visit [MembershipRewards.com/Terms](http://MembershipRewards.com/Terms) or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: **8610, 5797**.

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



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

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

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

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

(MR Message 5840)



**We Believe That True Style Is Your True Story**

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

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.

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

(MR Message 5839)



**Stay with Points**

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

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.

Find a hotel now at [membershiprewards.com/hotel](http://membershiprewards.com/hotel)

(MR Message 5809)

**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.**



# NEW. IN DEMAND AND ONLY ONLINE.

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

View your online statement and discover all the financial tools built right into your membership at [financialtools.americanexpress.com/onlinestatement](http://financialtools.americanexpress.com/onlinestatement)

