



**Centurion® Card**

JEFFREY E EPSTEIN  
Closing Date 12/29/10



<b>New Balance</b>	<b>\$1,971.30</b>
<b>Please Pay By</b>	<b>01/13/11</b>

<b>Membership Rewards® Points</b>	
As of 12/29/10	
	<b>1,547,430</b>
	For details, please see your Membership Rewards page.

See page 2 for important information about your account.

Your payment of \$1,971.30 will be debited from your account on 01/13/11. Any inquiry to American Express concerning this debit should be made before 01/12/11. 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.

**Account Summary**

Previous Balance	\$13,989.14
Payments/Credits	-\$14,046.17
New Charges	+\$2,025.12
Fees	+\$3.21
<b>New Balance</b>	<b>\$1,971.30</b>
Days in Billing Period: 31	

**Customer Care**

	<b>Pay by Computer</b> 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.

Save and earn when you shop online.  
Visit [americanexpress.com/insite](http://americanexpress.com/insite) to learn more.

**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



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>01/13/11</b> AutoPay Amount <b>\$1,971.30</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



**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> International Collect Large Print & Braille Statements Express Cash	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 Service &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>	-\$13,989.14
<b>Credits</b>	-\$57.03
<b>Total Payments and Credits</b>	<b>-\$14,046.17</b>

**Detail** \*Indicates posting date

<b>Payments</b>		<b>Amount</b>
11/30/10*	ONLINE PAYMENT - THANK YOU	-\$13,989.14
<b>Credits</b>		<b>Amount</b>
11/30/10	FOREIGN TRANSACTION FEE GLOBAL BLUE SERVICE AB \$55.53	-\$1.50
11/30/10	GLOBAL BLUE SERVICE MOLNDAL PROFESSIONAL SERVICE YOUR TAX REFUND TOTALLING 35.48 POUND ST G	-\$55.53

Foreign Spend

35.48  
\*\*Pounds Sterling

**New Charges**

**Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$2,025.12</b>

**Detail**

\*\* Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

**JEFFREY E EPSTEIN**

		<b>Foreign Spend</b>	<b>Amount</b>
11/27/10	ST JOHN EDITIONS 340-693-8444 340-693-8444		\$534.00
11/27/10	BIG PLANET BIG PLANEST JOHN VI MISC APPAREL STORE		\$371.00
11/29/10	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT		\$25.00
12/01/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		\$1.99
12/02/10	CARDIOVASCULARCT11URNEW YORK NY 2124346314 Description Price HOSPITAL \$909.92		\$909.92
12/07/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		\$3.57
12/07/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		\$8.96

Continued on reverse

**Detail Continued**

\*\* Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

				Foreign Spend	Amount
12/11/10	ITUNES MUSIC STORE IAUSTIN	TX			\$5.98
	iTunes Music Store				
12/12/10	YAHOO SPORTS 866-562-7228	CA			\$44.95
	SERVICE				
12/22/10	MAURICE CAR RENTAL MSAINT BARTHELEMY	FR		**European 90.00 Union Euro	\$118.76
	590296360				
12/25/10	ITUNES MUSIC STORE IAUSTIN	TX			\$0.99
	iTunes Music Store				

**Fees**

				Amount
12/22/10	FOREIGN TRANSACTION FEE			\$3.21
	MAURICE CAR RENTAL MAURIC			
	\$118.76			
<b>Total Fees for this Period</b>				<b>\$3.21</b>

**2010 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2010	\$3,226.71
Total Interest in 2010	\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.	

**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 [REDACTED]

**Total Points Balance** **1,547,430**

**Points Earned this Period** **203,448**

**Account Summary** November 1, 2010 - November 30, 2010

Opening Points Balance	1,343,982
Points Earned this Period	+203,448
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>1,547,430</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**

November 1, 2010 - November 30, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
[REDACTED]	14,698	0	14,698
[REDACTED]	2,685	0	2,685
[REDACTED]	0	0	0
[REDACTED]	0	0	0
[REDACTED]	0	0	0
[REDACTED]	159,450	0	159,450
[REDACTED]	25,840	0	25,840
[REDACTED]	775	0	775
<b>Total</b>	<b>203,448</b>	<b>0</b>	<b>203,448</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



**Gift with Points at Amazon.com**

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout at [www.amazon.com](http://www.amazon.com)

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

(MR Message 5549)

Get started at [amazon.com/membershiprewards](http://amazon.com/membershiprewards)

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.

**Save 30% on a Sony® 52" BRAVIA® W Series LCD TV When You Redeem by January 31, 2011**



Enjoy the latest in HDTV performance with the Sony® BRAVIA® W-Series. Experience Sony's motion detail and clarity with Motionflow™ 120Hz technology. Features built-in BRAVIA Internet Video capabilities so you can access and stream on-demand movies, TV shows. You can also personalize your viewing experience with widgets containing the latest news, weather and stock information. Save 30% on a Sony® 52" BRAVIA® W Series LCD TV when you redeem by January 31, 2011.

Visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)** and redeem 296,900 points for reward code **HLX3151**.

(MR Message 5566)

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.

**Ski the Alpine, Visit the Desert or Enjoy the Coast of California**



Redeem Membership Rewards® points for your next stay at any 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 getaway.

To preview this reward and to redeem points, visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-297-1300**

(MR Message 5572)

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.

*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.**



# Panasonic

## Save 10% on a Panasonic 12.1 Megapixel LUMIX<sup>®</sup> Digital Camera with 5X Optical Zoom

The DMC-FH1 features a newly developed 28mm wide-angle\* 5x optical zoom f/2.8-6.9 LUMIX DC VARIO lens (35mm camera equivalent: 28-140mm) into a compact body. Comprising 6 elements in 5 groups, including 3 aspherical lenses with 5 aspherical surfaces, outstandingly slim, compact body yet exceptional optical performance. Save 10% on a Panasonic 12.1 Megapixel LUMIX<sup>®</sup> Digital Camera with 5X Optical Zoom when you redeem by 1/31/11.

Visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)** and redeem 27,000 points for reward code **PRM3446**.

(MR Message 5569)

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.



## Transfer Membership Rewards<sup>®</sup> Points to the Award-Winning Starwood Preferred Guest<sup>®</sup> Program

Redeem your Starpoints<sup>®</sup> at over 1,000 luxurious hotels and resorts worldwide. Explore urban destinations or treat yourself to a ski, beach or golf getaway across nine celebrated brands. Redeem Starpoints for Free Night Awards, which start at just 2,000 Starpoints (at category 1 hotels) and for Award Flights with over 350 airlines--both without blackout dates.

Receive 1 Starpoint<sup>®</sup> for every 3 Membership Rewards points. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-AXP-EARN (297-3276)** for more information.

(MR Message 5574)

Terms and conditions for the Membership Rewards<sup>®</sup> 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. Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at [www.SPG.com](http://www.SPG.com)



## Redeem Membership Rewards<sup>®</sup> Points for the Ultimate Steakhouse Experience

Music and cocktails set the mood as generous portions of USDA prime-aged beef, succulent seafood and classic steakhouse sides arrive at tables dressed in crisp linens. The buzz, alive at the bar and in the booths, has continued for a quarter of a century with 76 locations worldwide. Morton's, the classic steakhouse experience where The Good Life<sup>™</sup> is savored nightly. Redeem Membership Rewards points for \$100 and \$250 gift cards for the ultimate steakhouse experience.

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

(MR Message 5558)

Terms and conditions for the Membership Rewards First<sup>®</sup> 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.

**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.**





Centurion® Card

JEFFREY E EPSTEIN  
Closing Date 12/29/10



Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout.  
Get started today at [www.Amazon.com/membershiprewards](http://www.Amazon.com/membershiprewards)

**MEMBERSHIP rewards® GIFT WITH POINTS AT amazon.com™**

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. To modify your receipt of valuable offers from American Express, please visit [www.americanexpress.com/choice](http://www.americanexpress.com/choice). POID: R400:0001



## Turn online shopping into a big deal.

Introducing inSite<sup>SM</sup> from American Express, the new online shopping tool that brings you offers like rewards, discounts, and other extras while you search and before checkout. It's simple — see the American Express® logo with the arrow, see the deals that come with Cardmembership.

Visit [americanexpress.com/insite](http://americanexpress.com/insite) to get started today.



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.