



**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 When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial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>	1-800-525-3355	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-336-393-1111	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-525-3355	<b>FAX:</b> 1-800-695-9090
	<b>Car Rental Loss and Damage Insurance</b>	1-800-338-1670	<b>In NY:</b> 1-800-522-1897
	<b>Travel Emergency, Worldwide Personal Assistance and Fine Dining</b>	1-800-345-AMEX	
	<b>Platinum Card Travel Service and Fine Hotels, Resorts &amp; Spas</b>	1-800-443-7672	
	<b>By Invitation Only</b>	1-800-321-RSVP	

	<b>Website:</b> <a href="http://americanexpress.com">americanexpress.com</a>	
	<b>Mobile Site:</b> <a href="http://amexmobile.com">amexmobile.com</a>	
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>	
P.O. BOX 981535	P.O. BOX 650448	
EL PASO, TX	DALLAS TX	
79998-1535	75265-0448	

**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

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$21,368.81	\$0.00	-\$21,368.81
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$21,368.81</b>	<b>\$0.00</b>	<b>-\$21,368.81</b>

#### Detail

\*Indicates posting date

Payments	Amount
12/26/11* PAYMENT RECEIVED - THANK YOU	-\$15,834.06
12/26/11* PAYMENT RECEIVED ACH - THANK YOU	-\$5,534.75

### New Charges

#### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$6,666.75</b>	<b>\$0.00</b>	<b>\$6,666.75</b>

#### Detail



**EDWIN HERASYMIUK**

Card Ending 3-67007

	Amount
12/13/11 HAYDEL'S BAKERY 8843JEFFERSON LA MISC FOOD STORE	\$173.76
12/13/11 HAYDEL'S BAKERY 8843JEFFERSON LA MISC FOOD STORE	\$361.99
12/14/11 CARNIVAL CRUISE RES MIAMI FL CRUISE LINE	\$2,000.00
12/14/11 HAYDEL'S BAKERY 8843JEFFERSON LA MISC FOOD STORE	\$260.63
12/14/11 WAL-MART SUPERCENTERHARVEY LA GROCERY STORE	\$60.80
12/15/11 BOSE CORP WEB 440107FRAMINGHAM MA 800-9992673	\$271.82
12/15/11 RIVERSIDE PATTY BATON ROUGE LA 225-291-9414 Description FAST FOOD REST	\$13.80
12/15/11 TARGET 1451 1451 HARVEY LA DISCOUNT STORE	\$273.24
12/16/11 ZIGGYS GRILL 8843009BROUSSARD LA RESTAURANT	\$35.72
12/16/11 HAYDEL'S BAKERY 8843JEFFERSON LA MISC FOOD STORE	\$434.39
12/17/11 LOUISIANA PIZZA KITCNEW ORLEANS LA 631-665-8909	\$55.77

<b>Detail Continued</b>
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					<b>Amount</b>
12/17/11	TARGET 1451 1451 HARVEY DISCOUNT STORE	LA			\$60.82
12/17/11	PARTY CITY #150 150 HARVEY 504-831-1155 Description SPECIALTY RETA	LA			\$51.00
12/19/11	TYGER GIFTS 54292980HARVEY 5043046709 Description GIFT, NOVELTY STORE	LA		Price \$108.73	\$108.73
12/19/11	TYGER GIFTS 54292980HARVEY 5043046709 Description GIFT, NOVELTY STORE	LA		Price \$36.98	\$36.98
12/19/11	NEW ORLEANS FOOD A 5HARVEY 5043620800 TIP	LA		\$5.00	\$79.57
12/20/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA			\$19.69
12/20/11	HAYDEL'S BAKERY 8843JEFFERSON MISC FOOD STORE	LA			\$173.76
12/20/11	RESTORATION HARDWARECORTE MADERA 800-7621751	CA			\$238.17
12/21/11	MICHAEL FRANKS SALONHARVEY 3043683767	LA			\$25.00
12/22/11	WINN-DIXIE #1405 0GRETNA 8775299466 Description GROCERY STORE	LA			\$110.65
12/24/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA			\$61.68
12/28/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA			\$49.53
12/28/11	WAL-MART SUPERCENTERHARVEY DISCOUNT STORE	LA			\$15.75
12/29/11	ZADOK JEWELERS 0268 HOUSTON JEWELRY/WATCH/SILVRWR Description JEWELRY REPAIR	TX			\$265.00
12/29/11	MATCH.COM 800-326-5161 CLASSIFIEDS	TX			\$119.94
01/01/12	MICROSOFT *OFFICE 866-591-5483 800-386-5550 Description COMPUTER DATA	WA			\$14.95
01/02/12	INTELIUS SB 877-974-1563 MEMBERSHIP	WA			\$14.95
01/03/12	MCDONALD'S F16280 00GRETNA 5043620635	LA			\$15.22



**Detail Continued**

					<b>Amount</b>
01/03/12	CAFE DITALIS HARVEY LA				\$47.48
	504-361-0058				
	Description				
	FAST FOOD REST				
01/04/12	WAL-MART SUPERCENTERHARVEY LA				\$83.98
	GROCERY STORE				
01/04/12	DI MARTINOS FAMOUS NTERRYTOWN LA				\$38.18
	5043921150				
	TIP		\$4.00		
01/05/12	CAFE DITALIS HARVEY LA				\$49.11
	504-361-0058				
	Description				
	FAST FOOD REST				
01/06/12	CHATEAU DU LAC METAIRIE LA				\$81.99
	5048313773				
	FOOD/BEVERAGE		\$61.99		
	TIP		\$20.00		
01/07/12	CLKBANK*COM_XHWBNEVV800-390-6035 ID				\$19.95
	DIGITAL GOOD				
01/07/12	WAL-MART SUPERCENTERHARVEY LA				\$112.64
	GROCERY STORE				
01/07/12	SURVIVAL STRAPS 0179PONTE VEDRA B FL				\$285.25
	800-971-3360				
	Description				
	MISCELLANEOUS				
01/09/12	WAL-MART SUPERCENTERHARVEY LA				\$47.26
	GROCERY STORE				
01/12/12	PAYPAL *ZOMBIE 4029357733 CA				\$44.95
	402-935-7733				
	Description				
	OTHER				
01/12/12	BEDBATH&BEYOND#1205 WEST BANK LA				\$432.65
	504-366-1394				
01/12/12	VZWRLSS PRPAYAUTOPAY888-294-6804 CA				\$20.00
	PREPAID				

**Fees**

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

**Interest Charged**

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

**2012 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2012	\$0.00
Total Interest in 2012	\$0.00

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**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 18.24% (v).

For Sign & Travel, the APR is 18.24% (v).

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



**Platinum Card®**

p. 7/12

EDWIN HERASYMIUK  
Closing Date 01/13/12

Account Ending 3-67007

### **Triplt Pro**

After March 31, 2012, you will no longer have a free upgrade to a Triplt Pro account.

The information you provided to Triplt will remain active. You can still use a regular Triplt account at no charge. But you will no longer have access to the additional Triplt Pro features like instant alerts about your travel plans. To access the Triplt Pro features after March 31, 2012, you can upgrade to a Triplt Pro account. If you upgrade, you'll have to pay the fee charged by Triplt.

You can visit [www.tripit.com/pro](http://www.tripit.com/pro) to upgrade to a Triplt Pro account.





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

MEMBERSHIP  
**rewards**  
FIRST™

Prepared for **EDWIN HERASYMIUK**

Account Number **1M38631505**

**Total Points Balance** **193,674**

**Points Earned this Period** **20,935**

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

Opening Points Balance	172,739
Points Earned this Period	+20,935
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>193,674</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**

December 1, 2011 - December 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Platinum</b> XXXX-XXXXX3-67007	20,935	0	20,935
<b>Total</b>	<b>20,935</b>	<b>0</b>	<b>20,935</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.

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

(MR Message 7831)

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 reverse*

**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.**



### Redeem Membership Rewards® Points for Virgin America Flights with Elevate

Take a breath of fresh airline. Fly in a mood-lit cabin with WiFi and nonstop entertainment. Virgin America's cabins give you three levels of service to choose from, plush leather seats and mood lighting to help you unwind. And, with reward travel starting at 2,500 Elevate points, Membership Rewards® points can get you even farther.

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

(MR Message 7829)

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.



### Redeem Membership Rewards® Points for The Capital Grille® Gift Cards

Enjoy gracious service and an elegant, relaxed atmosphere at The Capital Grille®. Nationally acclaimed for their dry-aged steaks, The Capital Grille® also serves a number of fresh seafood and lobster offerings. The restaurant features an award-winning wine list with more than 350 wines from which to choose, including rare vintages. Redeem Membership Rewards points for a \$100 or \$250 The Capital Grille® gift card.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 7837)

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.



### Transfer Points Instantly to the Award-Winning Starwood Preferred Guest® Program

When you transfer Membership Rewards® points to the Starwood Preferred Guest® program, the Starpoints® are instantly available. Redeem your Starpoints at over 1,000 luxurious hotels and resorts worldwide. Explore urban destinations or a getaway across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards at 2,000 Starpoints for category 1 hotels and Award flights with over 350 airlines--no blackout dates.

Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at SPG.com. Visit **membershiprewards.com/spg** to transfer now!

(MR Message 7830)

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.



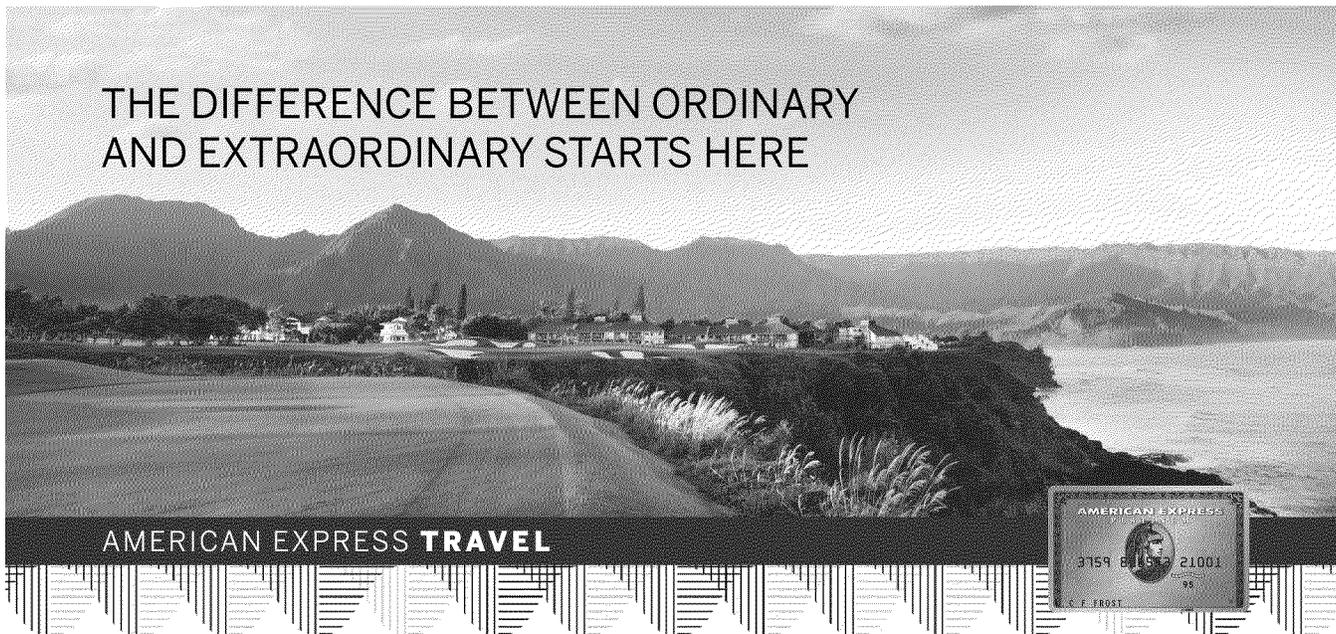
### Neiman Marcus Is All About Trends

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. They've also taken a shine to sequins, lameall things shiny Leather and fur are perfect for taking your look up a notch. And graphic displays of colorblocking are everywhere. Visit your nearest NM store or [NeimanMarcus.com](http://NeimanMarcus.com) for a close-up look at the best looks.

Redeem for a Neiman Gift Card today. Log on to **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 7836)

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.



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**🇺🇸 PAY WITH POINTS**

Use Membership Rewards® points to pay for all or part of your trip with no seat restrictions or blackout dates—and get 20% of those points back<sup>1</sup>

**2X 2X POINTS**

Receive double points every time you book online with us<sup>2</sup> and pay with your Membership Rewards program-enrolled Card

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<sup>1</sup>To use Pay with Points, you must charge purchase through American Express Travel to Membership Rewards program-enrolled Card. Points will be debited from Membership Rewards account, and credit for corresponding dollar amount will be issued to Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on Card account. Minimum redemption 5,000 points. Effective for Pay with Points redemptions for Platinum Card® members, 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. Bonus ID: 4880. See [membershipewards.com/terms](http://membershipewards.com/terms) for Membership Rewards program terms and conditions. <sup>2</sup>To get double points, you must charge air, Lowest Rates Guaranteed hotel, Complete Trip (flight + hotel packages), American Express Vacations package or cruise reservations through [amextravel.com](http://amextravel.com) to Membership Rewards program-enrolled Card. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. Bonus ID: 3218 (Air, Hotel, and Complete Trip); Bonus ID: 5432 (Cruise); Bonus ID: 6955 (American Express Vacations Packages). Bonus points will be credited to Cardmember Membership Rewards account 10-12 weeks after final payment is made. See [membershipewards.com/terms](http://membershipewards.com/terms) for Membership Rewards program terms and conditions. <sup>3</sup>If, within 24 hours of making your booking with [amextravel.com](http://amextravel.com), you find the exact same room, at the same hotel, on the same dates, with a lower rate, we will either pay you the difference or allow you to cancel your reservation and receive a refund on your booking. Guarantee only applies to regular rates and does not apply to discounted rates such as Senior Citizen Discounted Rates, AAA Rates or Government/Military rates. Payment of difference in rates, or cancel/refund will be at our discretion. 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 UBI#600-469-694, TA#002 – Registered Iowa Travel Agency, NV#2001-0126.



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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.



2-year agreement required. Offer ends 2/8/12. New approved customers only. Other conditions apply. Call or visit [www.DIRECTV.com/Amex](http://www.DIRECTV.com/Amex) for details.

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