



Platinum Card®

EDWIN HERASYMIUK  
Closing Date 12/13/11

Account Ending 3-67007

<b>New Balance</b>	<b>\$21,386.81</b>
<b>Please Pay By</b>	<b>12/28/11</b>

<b>Membership Rewards® Points</b>	
As of 12/13/11	
	<b>172,739</b>
	For details, please see your Membership Rewards page.

See page 2 for important information about your account.

**See Page 9** for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

## Payment Flexibility When You Want It.



Give yourself the ability to pay for large purchases over time on your Charge Card.

To learn more, visit [americanexpress.com/extendpayment](http://americanexpress.com/extendpayment)

Terms, conditions, and restrictions apply.

**Account Summary**

<b>Pay In Full Portion</b>	
Previous Balance	\$7,057.05
Payments/Credits	-\$7,057.32
New Charges	+\$20,937.08
Fees	+\$450.00
<b>New Balance</b>	<b>= \$21,386.81</b>

<b>Pay Over Time Portion</b>	
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
Minimum Due	\$0.00

<b>Account Total</b>	
<b>Previous Balance</b>	<b>\$7,057.05</b>
Payments/Credits	-\$7,057.32
New Charges	+\$20,937.08
Fees	+\$450.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$21,386.81</b>

Days in Billing Period: 32

**Customer Care**

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

**Customer Care**      **Pay by Phone**  
1-800-525-3355      1-800-472-9297

See Page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

**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 3-67007**  
Enter account number on all documents.  
Make check payable to American Express.

  
 EDWIN HERASYMIUK  
 2137 SUTHERLAND PL  
 HARVEY LA 70058-1403

Please Pay By  
**12/28/11**

  
  

Amount Due  
**\$21,386.81**

Check here if your address or phone number has changed. Note changes on reverse side.

  
 AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448

**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> International Collect Large Print & Braille Statements Car Rental Loss and Damage Insurance Travel Emergency, Worldwide Personal Assistance and Fine Dining Platinum Card Travel Service and Fine Hotels, Resorts & Spas By Invitation Only	1-800-525-3355 1-336-393-1111 1-800-525-3355 1-800-338-1670 1-800-345-AMEX  1-800-443-7672  1-800-321-RSVP	<b>Hearing Impaired</b> TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897
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	<b>Website:</b> americanexpress.com <b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b> P.O. BOX 981535 EL PASO, TX 79998-1535	<b>Payments</b> P.O. BOX 650448 DALLAS TX 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>	-\$7,057.32	\$0.00	-\$7,057.32
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$7,057.32</b>	<b>\$0.00</b>	<b>-\$7,057.32</b>

#### Detail \*Indicates posting date

Payments	Amount
12/08/11* PAYMENT RECEIVED - THANK YOU	-\$3,920.91
12/08/11* PAYMENT RECEIVED ACH - THANK YOU	-\$3,136.41

### New Charges

#### Summary

	Pay In Full	Pay Over Time ♦	Total
<b>Total New Charges</b>	<b>\$20,937.08</b>	<b>\$0.00</b>	<b>\$20,937.08</b>

#### Detail

 **EDWIN HERASYMIUK**  
Card Ending 3-67007

	Amount
11/11/11 GAMESTOP #4914 00000HARVEY LA 8008838895 Description GENERAL MERCHANDISE	\$65.24
11/12/11 SUBSCRIBER SERVICES 800-330-0378 NY MAGAZINE	\$18.00
11/12/11 WINN-DIXIE #1405 0GRETNA LA 8775299466 Description GROCERY STORE	\$198.44
11/12/11 VZWRLLS PREPAID REC 800-922-0204 CA PREPAID	\$20.00
11/15/11 ZADOK JEWELERS 0268 HOUSTON TX JEWELRY/WATCH/SILVRWR Description JEWELRY REPAIR	\$12,400.00
11/16/11 DILLARDS DEPT STORES GRETNA LA DEPARTMENT STORE Description Price CALVIN KLEIN \$41.70 CALVIN KLEIN \$29.70 CALVIN KLEIN \$58.80 UNDERWEAR \$19.00	\$319.40

<b>Detail Continued</b>
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				Amount
11/16/11	DILLARDS DEPT STORES	GRETNA LA		\$233.81
	DEPARTMENT STORE			
	Description	Price		
	BELTS	\$65.00		
	BELTS	\$75.00		
	BELTS	\$75.00		
	SALES TAX	\$18.81		
11/17/11	THE HOME DEPOT 359	GRENDA LA		\$53.68
	800-326-7990			
11/18/11	AUTOZONE 3014	GRETNA LA		\$24.31
	Customer.Service@autozone			
11/18/11	DI MARTINOS FAMOUS	NTERRYTOWN LA		\$55.28
	5043921150			
	TIP	\$5.00		
11/19/11	HOLIDAY INN FRENCH Q	NEWORLEANS LA		\$8.00
	5044013476			
11/19/11	PELICAN CLUB	NEW ORLEANS LA		\$191.46
	5045231504			
	FOOD/BEVERAGE	\$151.46		
	TIP	\$40.00		
11/20/11	WAL-MART SUPERCENTER	MARRERO LA		\$92.35
	DISCOUNT STORE			
11/21/11	HIVELOCITY HOSTING	8888694678 FL		\$73.48
	402-935-7733			
	Description			
	WEB HOSTING AN			
11/21/11	CAFE DITALIS	HARVEY LA		\$83.61
	504-361-0058			
	Description			
	FAST FOOD REST			
11/22/11	LESON CHEVROLET	LESOHARVEY LA		\$326.53
	504-366-4381			
11/23/11	WINN-DIXIE #1405	OGRETNA LA		\$162.62
	8775299466			
	Description			
	GROCERY STORE			
11/24/11	SOS - COMMERCIAL	019BATON ROUGE LA		\$27.00
	225-925-4704			
	Description			
	GOVERNMENT SER			
11/27/11	CAFE DITALIS	HARVEY LA		\$38.77
	504-361-0058			
	Description			
	FAST FOOD REST			
11/28/11	HORIZON HOBBY, INC	HOBBY PROD.		\$1,132.91
	231412 70053-			
	HOBBY PROD			
11/28/11	TIGERDIRECT.COM	HRDWR/SFTWR		\$123.46
	F79381090101 70053			
11/29/11	WAL-MART SUPERCENTER	HARVEY LA		\$37.32
	GROCERY STORE			



Detail Continued

				Amount
11/29/11	HORIZON HOBBY, INC HOBBY PROD. 231412 70053- HOBBY PROD			\$49.90
11/29/11	DILLARDS DEPT STORESGRETNA DEPARTMENT STORE	LA		\$514.77
	Description		Price	
	CALVIN KLEIN		\$47.70	
	CALVIN KLEIN		\$29.70	
	PAJAMAS & ROBES		\$28.00	
	PAJAMAS & ROBES		\$28.00	
11/30/11	DIVERSIFIED EXPO 207-842-5614 REGISTRATION	ME		\$50.00
11/30/11	MICHAEL FRANKS SALONHARVEY 3043683767	LA		\$25.00
11/30/11	JAMECO/JIMPAK ELECTRBELMONT 650-5928097	CA		\$105.38
12/02/11	INTELIUS SB 877-974-1563 MEMBERSHIP	WA		\$14.95
12/03/11	ACADEMY SPORTS #55 0GRETNA SPORTING GOODS STORE	LA		\$68.45
12/03/11	BARNES & NOBLE 2071 HARVEY BOOK STORE	LA		\$92.33
12/03/11	TARGET 1451 1451 HARVEY DISCOUNT STORE	LA		\$90.96
12/03/11	DILLARDS DEPT STORESGRETNA DEPARTMENT STORE	LA		\$63.08
	Description		Price	
	8-20 SPSW BRAND		\$18.00	
	8-20 SPSW BRAND		\$20.00	
	8-20 SPSW BRAND		\$20.00	
	SALES TAX		\$5.08	
12/03/11	DILLARDS DEPT STORESGRETNA DEPARTMENT STORE	LA		\$163.13
	Description		Price	
	WATCHES		\$150.00	
	SALES TAX		\$13.13	
12/03/11	TOYS 'R' US MARRERO HOBBY, TOY & GAME	LA		\$270.68
12/04/11	WILLIAMS-SONOMA 0416METARIE 10630345 70002	LA		\$286.84
12/04/11	DICK'S SPORTING GOODMETAIRIE SPORTING GOODS STORE	LA		\$148.87
	Description			
	SPORTING GOODS			
12/04/11	BUILDABEAR WRKSHP 00METAIRIE HOBBY, TOY & GAME	LA		\$50.00
12/05/11	THE HOME DEPOT 359 GRENTA 800-326-7990	LA		\$38.04

**Detail Continued**

				<b>Amount</b>
12/05/11	THE HOME DEPOT 359 GRENTA 800-326-7990	LA		\$215.05
12/06/11	HAYDEL'S BAKERY 8843JEFFERSON MISC FOOD STORE	LA		\$250.40
12/07/11	CLKBANK*COM_XHNBNEVV800-390-6035 DIGITAL GOOD	ID		\$19.95
12/09/11	MARRIOTT 33756HOUGRNHOUSTON Arrival Date                      Departure Date 12/06/11                              12/08/11 00000000 LODGING	TX		\$269.10
12/09/11	MARRIOTT 33756HOUGRNHOUSTON Arrival Date                      Departure Date 12/06/11                              12/08/11 00000000 LODGING	TX		\$269.10
12/09/11	CVS 5599 05599 HARVEY DRUG STORE/PHARMACY	LA		\$178.34
12/10/11	CVS 5599 05599 HARVEY DRUG STORE/PHARMACY	LA		\$66.58
12/10/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$111.42
12/10/11	DILLARDS DEPT STORESGRENTA DEPARTMENT STORE Description                      Price 2-20 BASICS (BOYS)              \$9.99 8-20 SPSW BRAND                  \$39.99 BOYS COATS                          \$60.00 8-20 SPORTSWEAR                  \$21.99	LA		\$143.52
12/10/11	RUTH'S METAIRIE 5429METAIRIE 5048883600 TIP	LA	\$140.00	\$843.04
12/12/11	ARAMARK CAMPUS DININNEW ORLEANS 504-280-6370	LA		\$94.80
12/12/11	VZWRLSS PREPAID REC 800-922-0204 PREPAID	CA		\$20.00
12/12/11	SEARS RETAIL 9322 33HOFFMAN ESTATE 8472865608 Description                      Price Laundry                              \$639.93	IL		\$695.93
12/12/11	DI MARTINOS FAMOUS NTERRYTOWN 5043921150 TIP	LA	\$3.00	\$41.80

**Fees**

				<b>Amount</b>
12/13/11	ANNUAL MEMBERSHIP FEE You can use Membership Rewards® Points toward your annual membership fee. Visit <a href="http://www.membershiprewards.com/cardfees">www.membershiprewards.com/cardfees</a> to learn more.			\$450.00
<b>Total Fees for this Period</b>				<b>\$450.00</b>



**Interest Charged**

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

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

	<b>Amount</b>
Total Fees in 2011	\$475.00
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 18.24% (v).

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

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





## An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express<sup>®</sup> Charge Cards or accounts, Optima<sup>®</sup> Cards or accounts, other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN from American Express. This Notice explains how we collect, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

### What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example, by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history. Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

### What Do We Do with Cardmember Information?

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

### Information We Share with Our Affiliates

You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

### Valuable Partner Offers

We work with carefully selected business partners, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more

relevant and valuable to you. If you respond to one of these offers, the business partner will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer. You can inform us not to send you these offers.

### Your Choices

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: [www.americanexpress.com/communications](http://www.americanexpress.com/communications). You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts.

**Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

### Information Security

We use reasonable administrative, technical and physical security measures to protect your Cardmember Information.

### Former Customers

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

### For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had informed us not to share your credit-related information with our Affiliates.

**Your Billing Rights: Keep this Document for Future Use**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

**What To Do If You Find a Mistake on Your Statement**

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information* Your name and account number.
- *Dollar amount* The dollar amount of the suspected error.
- *Description of problem* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

**What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



EDWIN HERASYMIUK  
Closing Date 12/13/11

Account Ending 3-67007

### Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter). We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.





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

MEMBERSHIP  
**rewards**  
FIRST™

Prepared for **EDWIN HERASYMIUK**

Account Number **1M38631505**

**Total Points Balance** **172,739**

**Points Earned this Period** **7,060**

**Account Summary** November 1, 2011 - November 30, 2011

Opening Points Balance	165,679
Points Earned this Period	+7,060
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>172,739</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**

November 1, 2011 - November 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Platinum</b> XXXX-XXXXX3-67007	7,060	0	7,060
<b>Total</b>	<b>7,060</b>	<b>0</b>	<b>7,060</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 7756)

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.**



### 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.

### Our Standards Beat Their Extras



Explore JetBlue's over 66 destinations, including St. Croix and St. Thomas in the U.S. Virgin Islands, La Romana, Dominican Republic, and Liberia, Costa Rica. Enjoy award-winning customer service, unlimited brand-name snacks and soft drinks, 36 channels of free DIRECTV® and the most legroom in coach, plus, Even More Space seats for a little bit more. Fly now at jetblue.com

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

(MR Message 7751)

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. DIRECTV is available on flights in 48 contiguous states only. Based on the average fleet-wide seat pitch of U.S. airlines.



Platinum Card®

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EDWIN HERASYMIUK  
Closing Date 12/13/11

Account Ending 3-67007

# vente-privee

with American Express

Must use any eligible American Express® Card to make 1st purchase at Vente-Privee (www.venteprivee.com) through 12/31/2011. Eligible Card is defined as a valid American Express Credit or Charge Card, in good standing & not in default, issued in the U.S. either by American Express or a licensed 3rd party bank issuer of American Express-branded Cards. Certain Cards are not eligible, including those issued in the U.S. by Department Stores National Bank, Prepaid Cards (including, without limitation, American Express Gift Cards and Serve cards) and American Express Corporate Cards. If your Card is replaced during the promotional period, please call the Customer Service number on the back of your Card for assistance. Statement credit will be issued approximately 2-3 weeks after qualifying purchase is charged to your Card. Your ability to earn rewards may be based on the amount of your purchase after statement credit has been applied. Individual rewards program terms and conditions apply. If purchase(s) is subject to finance charges, finance charges will accrue on total amount of the purchase(s) prior to application of statement credit.

**\$20 STATEMENT CREDIT  
WITH YOUR FIRST PURCHASE!**

**vente-privee**, the original private sale site, offers members-only access to top European and American designers at up to 70% off.

Join today at [americanexpress.com/VP20](http://americanexpress.com/VP20)

# Extended Warranty\*

What if the color fades on your new flat-screen TV?  
Or your food processor starts rattling instead of slicing and dicing?  
Chances are it will happen right after the warranty runs out.  
Fortunately, when you use your American Express® Card for eligible purchases, membership can extend the warranty up to one additional year.

To learn more about this benefit of your Card, visit [americanexpress.com/extendedwarranty](http://americanexpress.com/extendedwarranty) or call 1-800-225-3750.

\*Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.



THERE IS STILL TIME:

## Order American Express® Gift Cards with No Purchase Fees\*

As a "thank you" to our Cardmembers, this holiday season we're offering the American Express Gift Card with no purchase fees. This season, there are several holiday-themed Gift Cards to choose from.

Plus, with the NEW American Express eGift Card, your gift can be delivered within minutes.

**Visit [americanexpress.com/gift](http://americanexpress.com/gift) and use code SM12 through January 31, 2012. Be sure to use your American Express Card to purchase.**

\*To receive this offer, purchase must be charged in full to any American Express® Card. Offer is only valid on the Gift Card purchase fee. Offer valid through January 31, 2012, and only for web orders. Terms and conditions apply to Gift Cards. Promotion code intended for user presented with the offer and is not valid on Gift Card purchases made through partner sites. Purchase must be made via the link provided offer. Offers are subject to change or cancellation at any time. Funds do not expire. No ATM use. Not redeemable for cash, except where required by law. Use at U.S. merchants that accept American Express Cards. Additional limitations apply. See Cardholder Agreement. Issued by American Express Prepaid Card Management Corporation.



**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.**



## Enjoy Holiday Savings on Your Smartphone

Give more this holiday by using Membership Rewards® points to save on gift cards and products from popular brands. Scan this code or visit [membershiprewards.com/giftcards](https://membershiprewards.com/giftcards) on your smartphone to start saving.

AMERICAN EXPRESS  
MEMBERSHIP REWARDS®

