



Platinum Card®

p. 1/12

EDWIN HERASYMIUK
Closing Date 11/11/11

Account Ending 3-67007


New Balance **\$7,057.05**


Please Pay By **11/27/11**

Membership Rewards® Points


As of 11/11/11

165,679

 For details, please see your Membership Rewards page.

 See page 2 for important information about your account.

 **See Page 7 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions**

 Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 5**.

Payment Flexibility When You Want It.



Give yourself the ability to pay for large purchases over time and earn 5,000 Membership Rewards® bonus points today.

To enroll, visit americanexpress.com/extendpayment5000

Terms, conditions, and restrictions apply.

Account Summary

Pay In Full Portion

Previous Balance	\$3,879.16
Payments/Credits	-\$3,879.16
New Charges	+\$7,057.05
Fees	+\$0.00
New Balance	= \$7,057.05

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$3,879.16
Payments/Credits	-\$3,879.16
New Charges	+\$7,057.05
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$7,057.05**

Days in Billing Period: 29


Customer Care



Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-525-3355

Pay by Phone
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



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
11/27/11

Amount Due
\$7,057.05



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

0000349990814493880 000705705000705705 09 H

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.

Payments
P.O. BOX 650448
DALLAS TX
75265-0448

Email

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

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

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$3,879.16	\$0.00	-\$3,879.16
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$3,879.16	\$0.00	-\$3,879.16

Detail

*Indicates posting date

Payments	Amount
11/04/11* PAYMENT RECEIVED ACH - THANK YOU	-\$800.41
11/04/11* PAYMENT RECEIVED - THANK YOU	-\$3,078.75

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$7,057.05	\$0.00	\$7,057.05

Detail**EDWIN HERASYMIUK**

Card Ending 3-67007

				Amount
10/09/11	INTELIUS SB	877-974-1563	WA	\$19.95
	MEMBERSHIP			
10/15/11	THE HOME DEPOT 359 GRENTA		LA	\$51.98
	800-326-7990			
10/17/11	WAL-MART SUPERCENTERHARVEY		LA	\$96.77
	GROCERY STORE			
10/18/11	WAL-MART SUPERCENTERHARVEY		LA	\$23.05
	GROCERY STORE			
10/19/11	JEFF'S HABERDASHERY NEW ORLEANS		LA	\$994.08
	MEN'S/WOMEN'S CLOTHNG			
10/20/11	BOOMTOWN WESTBANK 03HARVEY		LA	\$1,822.75
	RESTAURANT			
	FOOD	\$1,822.75		
10/20/11	THE HOME DEPOT 359 GRENTA		LA	\$206.51
	800-326-7990			
10/21/11	DILLARDS DEPT STORESGRENTA		LA	\$59.80
	DEPARTMENT STORE			
	Description	Price		
	2-20 BOYS BASICS	\$6.99		
	BOYS SHOES	\$48.00		
	SALES TAX	\$4.81		

Detail Continued

				Amount
10/21/11	DILLARDS DEPT STORESGRETNA DEPARTMENT STORE	LA		\$329.40
	Description	Price		
	8-20 SPSW BRAND	\$34.99		
	8-20 SPSW BRAND	\$34.99		
	8-20 SPSW BRAND	\$29.99		
	8-20 SPSW BRAND	\$34.99		
10/21/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$60.94
10/24/11	MARTIN WINE CELLAR METAIRIE GROCERY STORE	LA		\$274.05
10/24/11	SAGE SOFTWARE INC 12IRVINE 800-547-8900	CA		\$1,319.76
10/26/11	SHELL OIL 5754305100HARVEY GAS STATION	LA		\$12.60
10/26/11	NEW ORLEANS FOOD A 5HARVEY 5043620800	LA		\$36.59
	TIP		\$4.00	
10/27/11	NEW ORLEANS FOOD A 5HARVEY 5043620800	LA		\$46.39
	TIP		\$2.00	
10/31/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$134.61
10/31/11	MOS PIZZA - LA 88430WESTWEGO FAST FOOD RESTAURANT	LA		\$39.00
10/31/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$7.11
11/01/11	CVS 5599 05599 HARVEY DRUG STORE/PHARMACY	LA		\$45.31
11/01/11	DILLARDS DEPT STORESGRETNA DEPARTMENT STORE	LA		\$591.17
	Description	Price		
	UNDERWEAR	\$32.50		
	UNDERWEAR	\$32.50		
	UNDERWEAR	\$32.50		
	CALVIN KLEIN	\$41.70		
11/01/11	PARTY CITY #150 150 HARVEY 504-831-1155	LA		\$40.22
	Description			
	SPECIALTY RETA			
11/02/11	WINN-DIXIE #1405 0GRETNA 8775299466	LA		\$128.58
	Description			
	GROCERY STORE			
11/02/11	UHAUL RENTAL/PURCHASGRETNA (800)528-0463	LA		\$64.92
11/02/11	INTELIUS SB 877-974-1563 MEMBERSHIP	WA		\$14.95
11/04/11	RUTH'S METAIRIE 5429METAIRIE 5048883600	LA		\$136.58
	TIP		\$30.00	

Continued on next page

**Detail Continued**

				Amount
11/06/11	DICK'S SPORTING GOODMETAIRIE SPORTING GOODS STORE Description SPORTING GOODS	LA		\$383.82
11/07/11	CLKBANK*COM_XHWBNEVV800-390-6035 DIGITAL GOOD	ID		\$19.95
11/08/11	MEL'S DINER 37000009BROUSSARD 3373676357 FOOD/BEVERAGE TIP	LA	\$21.68 \$5.00	\$26.68
11/09/11	MICHAEL FRANKS SALONHARVEY 3043683767	LA		\$40.00
11/10/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$29.53

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	\$25.00
Total Interest in 2011	\$0.00

Important Notice**Renewal Notice**

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is \$450.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

Important Notice continued

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Tier	Rate Description	APR
STANDARD	Prime + 14.99%	18.24%
PENALTY	Prime + 23.99%	27.24%



EDWIN HERASYMIUK
Closing Date 11/11/11

Account Ending 3-67007

Notice of Changes to Your Membership Rewards Program® Account

As of March 1, 2012, AirTran Airways will exit the Membership Rewards program. Any Membership Rewards point redemptions for AirTran A+ Reward credits must be made by February 29, 2012. These redemptions will be final and subject to the A+ Rewards program terms and conditions.

You can still use Membership Rewards Pay with Points to purchase AirTran Airways tickets. With Pay with Points, you can:

- fly any airline without seat restrictions or blackout dates, and
- pay for all or part of your trip with points.

You can also:

- transfer points into more than 20 frequent customer programs, or
- redeem points for airline and hotel travel certificates.

To transfer points to a participating frequent customer program or to use Pay with Points, please visit membershiprewards.com/travel.



Membership Rewards First® Monthly Statement and Program News

MEMBERSHIP
rewards
FIRST™

p. 9/12

Prepared for EDWIN HERASYMIUK

Account Number 1M38631505

Total Points Balance 165,679

Points Earned this Period 3,477

Account Summary

October 1, 2011 - October 31, 2011

Opening Points Balance	162,202
Points Earned this Period	+3,477
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	165,679

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

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

Where To Stop Before You Shop

Earn up to 10X points on 300+ brands at membershiprewards.com/earn

Points Transaction Detail

October 1, 2011 - October 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX3-67007	3,477	0	3,477
Total	3,477	0	3,477

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.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

The Hottest Deals for the Hottest Rewards



MEMBERSHIP
rewards

Find great deals on rewards like electronics, home, fashion and accessories, and sporting goods.

Save 10% or more.

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

Visit membershiprewards.com/merchandise specials or call 1-800-AXP-EARN (297-3276) and redeem points for hot rewards.

(MR Message 7679)

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.

CHOICEprivileges®

REWARDS PROGRAM

Transfer Membership Rewards® Points for Choice Privileges® Points!

Membership Rewards members can now redeem points for **Choice Privileges** rewards program points. **Choice Privileges** points can be redeemed for stays at over 6,000 Choice Hotels® worldwide (with no blackout dates) as well as other great travel rewards, gas cards, gift cards to retailers and restaurants, and more. Visit **membershiprewards.com** to redeem today. Not a **Choice Privileges** member yet? Join at **choiceprivileges.com/signup/AMEXMR**

For more information, visit **membershiprewards.com/choicehotels** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 7668)

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

Celebrate the Holiday Season at Bergdorf Goodman

**BERGDORF
GOODMAN**

Discover exclusive collections throughout the store. Take advantage of personal shopping services for one-of-a-kind gifts you won't find anywhere else. Or, choose the BG Gift Card--it always fits perfectly. The store is full of the latest Resort trends, while the shoe-obsessed will love our newly expanded shoe salon. And, don't miss our famous holiday windows on 5th Avenue--they're unveiled on November 18th.

Redeem today, log on to **membershiprewards.com/bg** or call **1-800-297-1300**. Also, you can enroll your American Express® Card with InCircle®, Bergdorf Goodman's customer-appreciation program. (MR Message 7675)

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 Hotel Gift Cards!



MEMBERSHIP
rewards

Hotel gift cards are available for as little as 6,000 points. Now through December 31, 2011, you can redeem Membership Rewards® points for gift cards from Best Western®, Fairmont Hotels & Resorts, HiltonHHonors™, Hyatt, Mandarin Oriental, Marriott and The Ritz-Carlton. Whether they are for you or someone special, hotel gift cards are an easy way to turn points into bedroom suites or dinners at some of your favorite places to stay.

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

(MR Message 7667)

Hotel Gift Cards are available for redemption through 12/31/2011. Individual terms, conditions and restrictions apply to the Gift Cards. Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information.



Platinum Card®

p. 11/12

EDWIN HERASYMIUK
Closing Date 11/11/11

Account Ending 3-67007

INTRODUCING

vente-privee

with American Express



\$20 STATEMENT CREDIT WITH YOUR FIRST PURCHASE!

vente-privee has joined with American Express to make its U.S. debut! Sign up now for members-only access to top European and American designers at up to 70% off.

To become a vente-privee member, please visit **americanexpress.com/vp20**

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 or 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 6-8 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.

MEMBERSHIP REWARDS® YEAR-END SAVINGS EVENT

With so many ways to reward yourself, why not get a little something extra? Save on the rewards you love, from now until December 31, 2011. Use points and save at **membershiprewards.com/myrewards25**

MEMBERSHIP
rewards®

Offers valid for solicited U.S. Membership Rewards® program enrollees only. Offers must be redeemed online between 9/23/2011 and 12/31/2011. Offers are not transferable and may not be combined with other offers. American Express in its sole discretion reserves the right to alter and/or terminate these offers at any time. To be eligible to receive these offers, all Card accounts linked to an enrollee's Membership Rewards program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to the respective Membership Rewards offers. Visit membershiprewards.com/myrewards25 for all offer details. Terms and Conditions for the Membership Rewards program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. © 2011 American Express Travel Related Services. All rights reserved. V246.0009.



Enjoy Holiday Savings on Your Smartphone

Give more this holiday by using Membership Rewards® points to save on gift cards from popular brands. Scan this code or visit **membershiprewards.com/giftcards** on your smartphone to start saving.

AMERICAN EXPRESS
MEMBERSHIP REWARDS®



SMALL BUSINESS SATURDAY® IS ON NOVEMBER 26

SHOP SMALLSM AND SUPPORT LOCAL BUSINESSES.

Get started at **Facebook.com/shopsmall**

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.



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.