



Platinum Card®

EDWIN HERASYMIUK
Closing Date 10/13/11

Account Ending 3-67007

New Balance	\$3,879.16
Please Pay By	10/28/11

Membership Rewards® Points	
As of 10/13/11	
	162,202
	For details, please see your Membership Rewards page.

See page 2 for important information about your account.

See Page 7 for an Important Change to the \$200 Airline Fee Credit Benefit and Other Important Information About Your Account

Get this statement to go.

Check your balance, view recent transactions and pay your bills right on your phone with the American Express® App.

Get started at:
americanexpress.com/mobilestatement



Get the app for your:

- iPhone®
- iPod touch®
- Android™
- Mobile Web

Account Summary

Pay In Full Portion

Previous Balance	\$5,494.07
Payments/Credits	-\$5,494.07
New Charges	+\$3,879.16
Fees	+\$0.00
New Balance	= \$3,879.16

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	\$5,494.07
Payments/Credits	-\$5,494.07
New Charges	+\$3,879.16
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$3,879.16

Days in Billing Period: 31

Customer Care

	Pay by Computer 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

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	10/28/11
Amount Due	\$3,879.16

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.

	Customer Care & Billing Inquiries	1-800-525-3355	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-525-3355	FAX: 1-800-695-9090
	Car Rental Loss and Damage Insurance	1-800-338-1670	In NY: 1-800-522-1897
	Travel Emergency, Worldwide Personal Assistance and Fine Dining	1-800-345-AMEX	
	Platinum Card Travel Service and Fine Hotels, Resorts & Spas	1-800-443-7672	
	By Invitation Only	1-800-321-RSVP	

	Website: americanexpress.com	
	Mobile Site: amexmobile.com	
Customer Care & Billing Inquiries	Payments	
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
- 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 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.



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$5,092.17	\$0.00	-\$5,092.17
Credits	-\$401.90	\$0.00	-\$401.90
Total Payments and Credits	-\$5,494.07	\$0.00	-\$5,494.07

Detail

*Indicates posting date

Payments	Amount
10/07/11* PAYMENT RECEIVED - THANK YOU	-\$2,497.08
10/07/11* PAYMENT RECEIVED ACH - THANK YOU	-\$2,595.09
Credits	Amount
09/19/11 SW AIR DALLAS TX Southwest Airlines (Maste From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 5262194318586 Date of Departure: 12/31 Document Type: SUPPORTED REFUND	-\$401.90

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$3,879.16	\$0.00	\$3,879.16

Detail



EDWIN HERASYMIUK
Card Ending 3-67007

	Amount
09/09/11 INTELIUS SB 877-974-1563 WA MEMBERSHIP	\$19.95
09/12/11 VZWLSS PREPAID REC 800-922-0204 CA PREPAID	\$20.00
09/12/11 IDEAL APPLIANCE PARTGRETNA LA 5043926393 Description Price HOUSEHOLD APPLIANCE \$65.18	\$65.18
09/15/11 CAFE DITALIS 3762175HARVEY LA 504-361-0058 Description FAST FOOD REST	\$31.36
09/17/11 WAL-MART SUPERCENTERHARVEY LA GROCERY STORE	\$78.67
09/20/11 BARNES & NOBLE 2071 HARVEY LA BOOK STORE	\$19.52

Detail Continued

				Amount
09/21/11	WENDYS #8577 QGULFPORT MS 6147643486 Description RESTAURANT CHARGES			\$6.20
09/26/11	LA SECY STATE COM DIBATON ROUGE LA 225-925-4704 Description GOVERNMENT SER			\$27.00
09/26/11	DILLARDS DEPT STORESGRETNA LA DEPARTMENT STORE Description Price SOCKS \$22.00 SOCKS \$14.00 CALVIN KLEIN \$59.50 SALES TAX \$8.36			\$103.86
10/02/11	PUBLIC STORAGE 07120HARVEY LA 8006888057			\$126.00
10/02/11	INTELIUS SB 877-974-1563 WA MEMBERSHIP			\$19.95
10/03/11	WAL-MART SUPERCENTERHARVEY LA GROCERY STORE			\$97.95
10/05/11	BOOMTOWN WESTBANK 03HARVEY LA RESTAURANT FOOD \$400.00			\$400.00
10/05/11	TRUEREP.COM 877-340-0209 WA MEMBERSHIP			\$9.95
10/06/11	BEST CONTAINERS 0446EAGLE ID 815-464-2307 Description COMMERCIAL EQU			\$570.35
10/07/11	CLKBANK*COM_XHNBNEVV800-390-6035 ID DIGITAL GOOD			\$19.95
10/10/11	DILLARDS DEPT STORESGRETNA LA DEPARTMENT STORE Description Price CALVIN KLEIN \$35.70 CALVIN KLEIN \$41.70 CALVIN KLEIN \$35.70 CALVIN KLEIN \$49.50			\$176.83
10/10/11	HASTINGS FIBERGL HASHASTINGS MI 2699459541 Description Price GENERAL MERCH \$2,035.00			\$2,035.00
10/11/11	CVS 5599 05599 HARVEY LA DRUG STORE/PHARMACY			\$31.44
10/12/11	VZWRLSS PREPAID REC 800-922-0204 CA PREPAID			\$20.00



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

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.

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



Important Change to the \$200 Airline Fee Credit Benefit

We're writing to tell you about a change to the \$200 Airline Fee Credit benefit. This is an annual benefit that can apply to a variety of incidental airline fees including baggage fees, itinerary change fees, in-flight food, and airport lounge day passes. To get this benefit you must enroll and select your airline of choice. ***If after enrolling you want to change your airline choice for a calendar year, you must now do so during January of that year.*** To enroll in this benefit, make or change your airline choice, or get more information, visit americanexpress.com/PlatinumAirlineChoice. No action is needed if you are enrolled and don't want to change your airline choice.

The Importance of Paying on Time

We'd also like to share information to help you manage your account and to emphasize the importance of paying on time each month.

Paying late has consequences, including:

- If you pay late, you will be charged a late fee of up to \$35 or 2.99% of the past due amount.
- Your account will be reported as past due to credit reporting agencies if you fail to pay the minimum amount due for two billing periods in a row.
- If you use a pay over time feature, paying late can trigger the penalty APR.
- Paying late can result in restrictions on earning and redeeming rewards.

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Get email or text alerts when your payment due date is approaching.
- Mobile services – View and manage your Card account from anywhere.

Go to financialtools.americanexpress.com/alerts to learn more.

We hope you find this information helpful. Thank you.

See reverse side for the changes to Terms and Conditions.

Notice of Important Changes to the \$200 Airline Fee Credit Terms and Conditions

We are making certain changes to the Terms and Conditions governing the \$200 Airline Fee Credit benefit. Any language in the Terms and Conditions contrary to or conflicting with terms amended below is replaced fully and completely. All terms of the Terms and Conditions not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it in a safe place for future reference.

\$200 Airline Fee Credit Benefit

Effective immediately, the reference to "December" in the sixth sentence of the Terms and Conditions is deleted and replaced with "January." The revised Terms and Conditions are shown below in their entirety with this change highlighted in bold for clarity.

"Benefit is available to Consumer and Business Platinum Card® and Centurion® members only. To receive statement credits of up to \$200 a year toward incidental air travel fees, Card member must enroll and choose a qualifying airline at www.americanexpress.com/PlatinumAirlineChoice. Only the Basic Card member or Authorized Account Manager(s) on the Card account can enroll and select the qualifying airline. Card members who have not chosen a qualifying airline will be able to do so at any time. It can take up to 48 hours post enrollment and airline choice for the benefit to be effective. Card members who have already selected a qualifying airline will not be able to change their choice until **January** of each calendar year at which time they may change their airline choice for that calendar year. Card members who do not change their airline selection will remain with their current airline. Statement Credits: Incidental air travel fees must be charged on the enrolled Card account for the benefit to apply. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Upgrade charges are not deemed to be incidental fees. The airline must submit the incidental air travel fees under the appropriate merchant code, industry code, or required service or product identifier for the charge to be eligible. Purchases made by both the Basic and Additional Card members on the enrolled Card account are eligible for statement credits. Each Card Account is eligible for up to a total of \$200 a year in statement credits, regardless of the number of Cards on the Account. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card account for statement credit(s) to be posted to the account. Card members can call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card members are responsible for payment of all charges until the statement credit(s) posts to the account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card account (for example, Sign & Travel), the statement credit associated with that charge will not be applied to that Pay Over Time feature balance. Instead, the statement credit will be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card."



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

MEMBERSHIP
rewards
FIRST™

Prepared for **EDWIN HERASYMIUK**

Account Number **1M38631505**

Total Points Balance **162,202**

Points Earned this Period **5,496**

Account Summary September 1, 2011 - September 30, 2011

Opening Points Balance	156,706
Points Earned this Period	+5,496
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	162,202

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

September 1, 2011 - September 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXXX3-67007	5,496	0	5,496
Total	5,496	0	5,496

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 Products



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 7553)

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 Facebook Ad Credits to Connect with Your Customers

Facebook allows you to create rich social experiences, build lasting relationships, and amplify the most powerful type of marketing—word of mouth. Facebook Ads can help you reach your audience and make it easy for people to spread the word about your business. Redeem Membership Rewards® points for FacebookAds credits, a new form of payment for Facebook Ads.

To start redeeming your Membership Rewards points for Facebook Ads Credits today, log on to **membershiprewards.com**, visit the American Express OPEN Facebook page or call **1-800-297-1300**.

(MR Message 7578)

The offer is subject to ad approval, valid registration and acceptance of the generally applicable Facebook Advertising Terms and Conditions: www.facebook.com/terms_ads.php and all Terms and Conditions found here www.facebook.com/Open?sk=app_164738566918836. 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 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** or call **1-800-297-1300**.

(MR Message 7546)

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 Restoration Hardware's Timeless Home Furnishings



There are pieces that furnish a home. And those that define it. Restoration Hardware's passion for design and quality begins with the artisans they work with around the world. It's why they source the finest Italian bedding, Thai silk and Belgian linen, as well as distinctive furniture, bathware and lighting. It's a story about heritage and authenticity, and the pieces that define their home.

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

(MR Message 7579)

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.

It's Time to Plan Your Fall Vacation



Redeem Membership Rewards® points for a one-night stay at Atlantis, Paradise Island—a unique destination featuring an open-air marine habitat, home to over 50,000 sea animals. Explore Aquaventure, 141 acres of thrilling water slides and river rides, pools and beaches. Discover the lost city of Atlantis in The Dig and interact with playful dolphins. Indulge at Mandara Spa, a world-class casino, golf, shopping, kids programs and 21 restaurants and 19 bars and lounges.

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

(MR Message 7544)

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.

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.