



Platinum Card®

EDWIN HERASYMIUK
Closing Date 09/12/11

Account Ending 3-67007

New Balance	\$5,494.07
Please Pay By	09/27/11

Membership Rewards® Points As of 09/12/11	156,706
For details, please see your Membership Rewards page.	

See page 2 for important information about your account.

5 YEARS. 5 AWARDS.
Thank you to our Cardmembers for rating us "Highest in Customer Satisfaction with Credit Card Companies" for the **5th consecutive year.**



Read about the award at americanexpress.com/jdpower

Account Summary

Pay In Full Portion	
Previous Balance	\$4,541.11
Payments/Credits	-\$4,912.09
New Charges	+\$5,865.05
Fees	+\$0.00
New Balance	= \$5,494.07
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	\$4,541.11
Payments/Credits	-\$4,912.09
New Charges	+\$5,865.05
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$5,494.07
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	09/27/11
Amount Due	\$5,494.07

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	-\$4,541.12	\$0.00	-\$4,541.12
Credits	-\$370.97	\$0.00	-\$370.97
Total Payments and Credits	-\$4,912.09	\$0.00	-\$4,912.09

Detail

*Indicates posting date

Payments		Amount
08/27/11*	PAYMENT RECEIVED ACH - THANK YOU	-\$1,079.06
08/27/11*	PAYMENT RECEIVED - THANK YOU	-\$3,462.06
Credits		Amount
08/13/11	LOWE'S OF HARVEY, LAHARVEY LA 504-227-0495	-\$65.07
08/20/11	Refunds from RefundPDallas TX Southwest Airlines (Maste From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 5262194318573 Date of Departure: 12/31 Document Type: SUPPORTED REFUND	-\$305.90

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$5,865.05	\$0.00	\$5,865.05

Detail



EDWIN HERASYMIUK
Card Ending 3-67007

	Amount
08/12/11 VZWLSS PREPAID REC 800-922-0204 CA PREPAID	\$20.00
08/12/11 EXPERIAN *FREECREINFOFCR.COM CA INFOFCR.COM	\$14.95
08/13/11 LOWE'S OF HARVEY, LAHARVEY LA 504-227-0495	\$42.91
08/13/11 MOS PIZZA - LA 88430WESTWEGO LA FAST FOOD RESTAURANT	\$65.25
08/13/11 WAL-MART SUPERCENTERHARVEY LA GROCERY STORE	\$18.82
08/13/11 BEST BUY CO 373 HARVEY LA ELECTRONICS STORE	\$402.36

Detail Continued

			Amount
08/16/11	GNC #9099 099 GRETNA LA 504-433-1842 Description GROCERIES/SUND		\$65.23
08/17/11	Internet eTickets Dallas TX Southwest Airlines (Maste From: NEW ORLEANS INTERN To: HOUSTON HOBBY APT Carrier: WN Class: Y NEW ORLEANS INTERN WN Y N/A YY 00 N/A YY 00 Ticket Number: 5262194318586 Date of Departure: 08/21 Passenger Name: HERASYMIUK/EDWIN Document Type: PASSENGER TICKET		\$401.90
08/17/11	Internet eTickets Dallas TX Southwest Airlines (Maste From: NEW ORLEANS INTERN To: HOUSTON HOBBY APT Carrier: WN Class: Q NEW ORLEANS INTERN WN Q N/A YY 00 N/A YY 00 Ticket Number: 5262194318573 Date of Departure: 08/21 Passenger Name: HERASYMIUK/MARY Document Type: PASSENGER TICKET		\$305.90
08/17/11	BMW ASSIST *SERVICE888-333-6118 TX BMW ASSIST		\$199.00
08/19/11	DILLARDS DEPT STORESGRETNA LA DEPARTMENT STORE Description Price CALVIN KLEIN \$49.50 CALVIN KLEIN \$59.50 CALVIN KLEIN \$29.75 CALVIN KLEIN \$29.75		\$183.24
08/19/11	LIVE VIEW GPS 0135 VALENCIA CA 661-294-6805 Description MISC PERSONAL		\$349.00
08/19/11	OFFICE DEPOT 000056 HARVEY LA RETAIL 70058		\$250.11
08/23/11	NORTON ANNUALRENEWAL877-294-5265 VAB80852380 95014		\$76.11
08/23/11	B & H PHOTO-VIDEO.CONEW YORK NY 800-9479950		\$470.00
08/23/11	WAL-MART SUPERCENTERHARVEY LA GROCERY STORE		\$24.50
08/24/11	RUBY TUESDAY #4371 0MOSS POINT MS 8003250755 Description RESTAURANT CHARGES		\$27.97
08/24/11	MICHAEL FRANKS SALONHARVEY LA 3043683767		\$25.00
08/26/11	SCURLOCK ELECTRIC LLHOUMA LA ELECTRICAL EQUIPMENT		\$349.50

Continued on next page



Detail Continued

				Amount
08/26/11	RADIOSHACK COR191379HOUMA 985-8686039	LA		\$29.02
08/26/11	BROWNELLS INC BROWNEMONTEZUMA 641-6235401	IA		\$513.80
08/27/11	ACADEMY SPORTS #55 0GRETNA SPORTING GOODS STORE	LA		\$32.61
08/28/11	DILLARDS DEPT STORESMETAIRIE DEPARTMENT STORE	LA		\$201.17
	Description		Price	
	CONTEMPORARY		\$59.99	
	CONTEMPORARY		\$59.99	
	BELTS		\$65.00	
	SALES TAX		\$16.19	
08/28/11	DICKS SPORTING GOODSMETAIRIE SPORTING GOODS STORE	LA		\$283.59
08/28/11	FLORSHEIM SHOE 331 FMATAIRIE 504-834-9829	LA		\$81.51
08/29/11	DITALIS PIZZA 376224BELLE CHASSE 504-723-9684	LA		\$48.20
	Description			
	FOOD/BEVERAGE			
08/29/11	ACME OYSTER HOUSE 65NEW ORLEANS 5045225973	LA		\$62.05
	TIP		\$10.00	
09/01/11	STEAK HOUSE NEW ORLEANS RESTAURANT	LA		\$69.17
	FOOD/BEVERAGE		\$58.17	
	TIP		\$11.00	
09/02/11	PUBLIC STORAGE 07120HARVEY 8006888057	LA		\$117.00
09/03/11	CLKBANK*COM_XHWBNEVV800-390-6035 DIGITAL GOOD	ID		\$1.00
09/03/11	FIVE GUYS-FL # 047 5TALLAHASSEE 8505977514	FL		\$45.12
	FOOD/BEVERAGE		\$45.12	
09/05/11	REGNOWCOM 0000 REGNOW.COM/CS COMPUTER STORE	MN		\$29.95
	Description			
	COMPUTER HRDWR			
09/05/11	TRUERE.COM 877-340-0209 MEMBERSHIP	WA		\$9.95
09/07/11	DATA MODUL INC 0149 HAUPPAUGE 631-951-0800	NY		\$460.00
	Description			
	ELECTRONIC MER			
09/07/11	CLKBANK*COM_XHWBNEVV800-390-6035 DIGITAL GOOD	ID		\$19.95
09/07/11	CASEY JONES SUPERMARGRETNA 5043675353	LA		\$34.07

Detail Continued

				Amount
09/07/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$68.21
09/08/11	DI MARTINOS FAMOUS NTERRYTOWN 5043921150 TIP	LA	\$5.26	\$90.00
09/10/11	WAL-MART SUPERCENTERHARVEY GROCERY STORE	LA		\$44.66
09/10/11	PESTOP 8839000071601HARVEY BUSINESS SERVICE	LA		\$201.02
09/10/11	TOYS 'R' US MARRERO HOBBY, TOY & GAME	LA		\$85.64
09/10/11	AUTOZONE 3042 HARVEY Customer.Service@autozone	LA		\$45.61

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.

For Sign & Travel, the APR is 15.24% (v).

For Sign & Travel, the APR is 15.24% (v).

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



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

MEMBERSHIP
rewards
FIRST™

Prepared for **EDWIN HERASYMIUK**

Account Number **1M38631505**

Total Points Balance **156,706**

Points Earned this Period **4,540**

Account Summary August 1, 2011 - August 31, 2011

Opening Points Balance	152,166
Points Earned this Period	+4,540
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	156,706

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

August 1, 2011 - August 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXXX3-67007	4,540	0	4,540
Total	4,540	0	4,540

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.

Save 10% or More on Hot Merchandise



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 6885)

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.



Earn 2X Membership Rewards® Points When You Rent from National Car Rental

To automatically earn double Membership Rewards points, enroll in The Emerald Club by National Car Rental or log on to your existing Emerald Club account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "AMEX" as your Frequent Traveler Number.

Offer valid through 12/31/11. To be eligible to get bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions and annual Program fees apply for certain Card products. For more information, visit membershiprewards.com/terms. Bonus ID: **5601**. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts.

membershiprewards.com/national To earn bonus, Cardmember must have requested Membership Rewards as loyalty bonus at time of rental or reservation/no other bonus point or miles can be awarded on the same rental.
(MR Bonus ID 6889)



Treat Family and Friends to a Delicious Night Out with Membership Rewards® Points

Redeem Membership Rewards® points for \$50 and \$100 BR Guest Hospitality gift cards, valid at more than 15 popular restaurants and starting at 5,000 points. Whether you crave burgers at Bill's Bar & Burger or barbecue at Wildwood, seafood at Atlantic Grill or steak at Primehouse, Mexican at Dos Caminos or brunch at Isabella's--there's a BR Guest Hospitality restaurant for you!

For more information, go to www.brguesthospitality.com

Terms, conditions and restrictions apply. This Gift Card is redeemable at any participating BR Guest Hospitality restaurant. It is not redeemable at Atlantic City or Florida properties or for cooking classes, special events, or delivery. Maximum of \$100 gift card value can be used per customer, per visit. Terms and conditions for the Membership Rewards First® program apply.

To redeem Membership Rewards® points for a \$50 or \$100 BR Guest Hospitality gift card or to learn more, visit **membershiprewards.com** today.

(MR Message 6899)



Transfer Membership Rewards® Points to Delta Skymiles®

Delta Air Lines offers customers service to more destinations than any other global airline. Including its SkyTeam partners, Delta offers more than 15,000 flights to more than 460 worldwide destinations in 98 countries. Transfer Membership Rewards® points to Delta Skymiles® and redeem miles on all qualifying Delta, Delta Connection® and Delta Shuttle flights!

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.

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

(MR Message 6883)



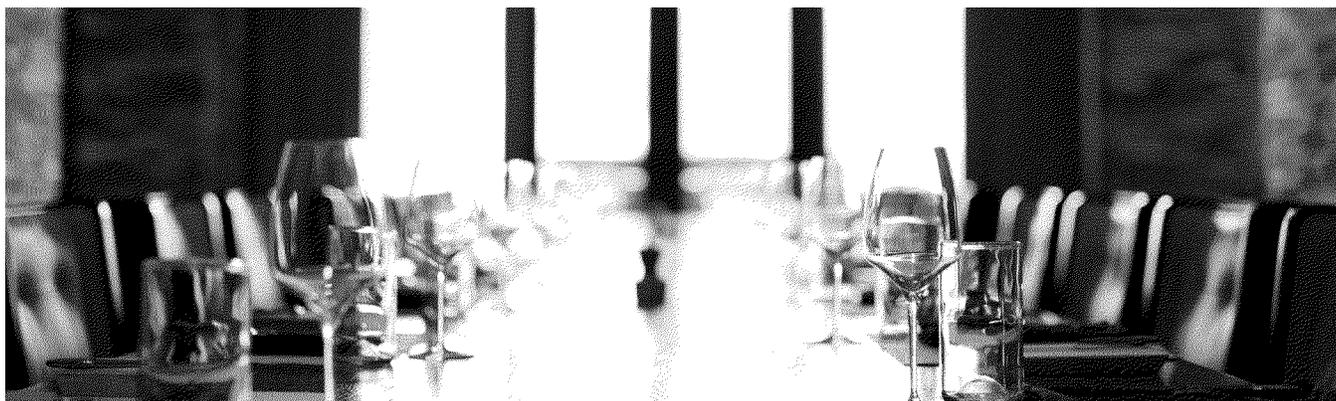
Redeem Your Next Radisson Hotel Stay with Membership Rewards® Points

Redeem 20,000 points for a Domestic One-Night Voucher or just 35,000 points for a Global One-Night Voucher for stays at over 250 Radisson Hotels & Resorts in the U.S., Canada and Mexico, or at over 400 hotels globally. Book your stay today!

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.

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

(MR Message 6882)



EXPLORE THE POWER OF YOUR PLATINUM CARD®

Travel

Enroll now to start taking advantage of your travel benefits, like the \$200 Airline Fee Credit¹ for incidental airline fees or Priority Pass™ Select² for access to over 600 lounges worldwide.

Shopping

Learn how your Card can protect eligible purchases from loss, theft, and accidental damage, for up to 90 days from date of purchase.³ Also, learn about your Return Protection benefit.⁴

Entertainment

Score advance access to exclusive events, from Broadway to basketball and everything in between.

Service

Look to your dedicated Platinum Card team to help plan one-of-a-kind experiences in travel, shopping, entertainment, and more.

Rewards

Use Membership Rewards® Pay with Points to pay for some or all of your travel and get 20% of those points back, every time.⁵

Uncover the potential of your Card.

americanexpress.com/exploreplatinum

See the reverse side for Terms and Conditions.



POID V261:0001**Terms and Conditions**

¹ 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 December of each calendar year, at which time they may change their airline choice for the following 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 that do not qualify for statement credits are wireless internet and fees incurred with airline alliance partners (incidental transactions must be charged by the Card member's airline choice). 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.

² These Terms and Conditions govern Platinum Card members' participation in and use of the Priority Pass Select program. Priority Pass is an independent airport lounge access program. By enrolling in Priority Pass Select, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass from time to time. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Platinum Card members in good standing may access participating Priority Pass Select lounges worldwide on a complimentary basis. Additional Gold Card members are not eligible for complimentary membership. The Priority Pass Select member must present his or her Priority Pass Select card and boarding pass to gain access to participating lounges. In some cases, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating clubs. Amenities may vary among airport lounge locations. Conference rooms may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. Member is liable for all accompanying guest visits and will be automatically charged \$27 per guest after it has been reported by the participating lounge. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com/select. Upon receipt of your enrollment information, Priority Pass will process your membership and send you your personalized membership card together with your Priority Pass Select lounge listings, which you should receive within 10–14 days.

³ Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

⁴ Return Protection can reimburse you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card member account per calendar year. Shipping and handling charges will not be reimbursed. Subject to additional terms, conditions, and exclusions.

⁵ 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 Consumer and Business Platinum Card members and Centurion members 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. See membershiprewards.com/terms for Membership Rewards First program terms and conditions. **Bonus ID 4880.**