



EDWIN HERASYMIUK  
Closing Date 11/11/11

Account Ending 3-67007

<b>New Balance</b>	<b>\$7,057.05</b>
<b>Please Pay By</b>	<b>11/27/11</b>

<b>Membership Rewards® Points</b>	
As of 11/11/11	
	<b>165,679</b>
	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](http://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
<b>New Balance</b>	<b>= \$7,057.05</b>

**Pay Over Time Portion**

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>
<b>Minimum Due</b>	<b>\$0.00</b>

**Account Total**

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

Days in Billing Period: 29

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://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](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	<b>11/27/11</b>
Amount Due	<b>\$7,057.05</b>



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

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

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

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

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

**Change of Address**

If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



### Payments and Credits

#### Summary

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

#### 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
<b>Total New Charges</b>	<b>\$7,057.05</b>	<b>\$0.00</b>	<b>\$7,057.05</b>

#### Detail



**EDWIN HERASYMIUK**

Card Ending 3-67007

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

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



**Detail Continued**

				<b>Amount</b>
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**

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

**Interest Charged**

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

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

		<b>Amount</b>
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.

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**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.

<b>Tier</b>	<b>Rate Description</b>	<b>APR</b>
STANDARD	Prime + 14.99%	18.24%
PENALTY	Prime + 23.99%	27.24%



**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](http://membershiprewards.com/travel).





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

MEMBERSHIP  
**rewards**  
FIRST™

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
<b>Total Points Balance</b>	<b>165,679</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**

October 1, 2011 - October 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Platinum</b> XXXX-XXXXX3-67007	3,477	0	3,477
<b>Total</b>	<b>3,477</b>	<b>0</b>	<b>3,477</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.

**The Hottest Deals for the Hottest 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](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.

Visit [membershiprewards.com/merchandise-specials](http://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](http://membershiprewards.com) to redeem today. Not a **Choice Privileges** member yet? Join at [choiceprivileges.com/signup/AMEXMR](http://choiceprivileges.com/signup/AMEXMR)

For more information, visit [membershiprewards.com/choicehotels](http://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](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.

**Celebrate the Holiday Season at 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](http://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](http://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!**



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](http://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](http://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](http://americanexpress.com/vp20)

Must use any eligible American Express® Card to make 1st purchase at Vente-Privee ([www.ventoprivee.com](http://www.ventoprivee.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 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](http://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](http://membershiprewards.com/myrewards25) for all offer details. 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. © 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](http://membershiprewards.com/giftcards) on your smartphone to start saving.

AMERICAN EXPRESS  
MEMBERSHIP REWARDS®



## SMALL BUSINESS SATURDAY® IS ON NOVEMBER 26

SHOP SMALL<sup>SM</sup> AND SUPPORT LOCAL BUSINESSES.

Get started at [Facebook.com/shopsmall](http://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.

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Use any American Express® Card to get

VALUABLE DISCOUNTS *at* SHOP AMERICA MALLS

> go to: [shopamericatours.com/amex](http://shopamericatours.com/amex)

AMERICAN EXPRESS

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**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.**