



Platinum Card®

p. 1/12

EDWIN HERASYMIUK  
Closing Date 01/13/12


Account Ending 3-67007


**New Balance** **\$6,684.75**  
Includes the past due amount of \$18.00  
**Please Pay By** **01/28/12**


### Membership Rewards® Points

As of 01/13/12

**193,674**

 For details, please see your Membership Rewards page.

 See page 2 for important information about your account.

 Your account is past due. Please pay **immediately**. Further delinquency will be reported to credit reporting agencies.

 See page 7 for an important notice about Triplt Pro.

## Enhanced American Express® iPhone® App.

We've enhanced our iPhone App so you can:

- Find airport lounges worldwide with Airport Lounge Access
- Access the best of your Card benefits on the go

Learn more at: [americanexpress.com/mobile](http://americanexpress.com/mobile)

### Account Summary

#### Pay In Full Portion

|                  |              |
|------------------|--------------|
| Previous Balance | \$21,386.81  |
| Payments/Credits | -\$21,368.81 |
| New Charges      | +\$6,666.75  |
| Fees             | +\$0.00      |
| New Balance      | = \$6,684.75 |

#### 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

|                         |                    |
|-------------------------|--------------------|
| <b>Previous Balance</b> | <b>\$21,386.81</b> |
| Payments/Credits        | -\$21,368.81       |
| New Charges             | +\$6,666.75        |
| Fees                    | +\$0.00            |
| Interest Charged        | +\$0.00            |

**New Balance** **\$6,684.75**

Days in Billing Period: 31

### 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  
**01/28/12**

Amount Due  
**\$6,684.75**



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 000668475000668475 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

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>                   | -\$21,368.81        | \$0.00          | -\$21,368.81        |
| <b>Credits</b>                    | \$0.00              | \$0.00          | \$0.00              |
| <b>Total Payments and Credits</b> | <b>-\$21,368.81</b> | <b>\$0.00</b>   | <b>-\$21,368.81</b> |

**Detail**

\*Indicates posting date

| Payments                                   | Amount       |
|--|--------------|
| 12/26/11* PAYMENT RECEIVED - THANK YOU     | -\$15,834.06 |
| 12/26/11* PAYMENT RECEIVED ACH - THANK YOU | -\$5,534.75  |

**New Charges****Summary**

|                          | Pay In Full       | Pay Over Time ♦ | Total             |
|--------------------------|-------------------|-----------------|-------------------|
| <b>Total New Charges</b> | <b>\$6,666.75</b> | <b>\$0.00</b>   | <b>\$6,666.75</b> |

**Detail****EDWIN HERASYMIUK**

Card Ending 3-67007

|  | Amount     |
|--|------------|
| 12/13/11 HAYDEL'S BAKERY 8843JEFFERSON LA<br>MISC FOOD STORE                             | \$173.76   |
| 12/13/11 HAYDEL'S BAKERY 8843JEFFERSON LA<br>MISC FOOD STORE                             | \$361.99   |
| 12/14/11 CARNIVAL CRUISE RES MIAMI FL<br>CRUISE LINE                                     | \$2,000.00 |
| 12/14/11 HAYDEL'S BAKERY 8843JEFFERSON LA<br>MISC FOOD STORE                             | \$260.63   |
| 12/14/11 WAL-MART SUPERCENTERHARVEY LA<br>GROCERY STORE                                  | \$60.80    |
| 12/15/11 BOSE CORP WEB 440107FRAMINGHAM MA<br>800-9992673                                | \$271.82   |
| 12/15/11 RIVERSIDE PATTY BATON ROUGE LA<br>225-291-9414<br>Description<br>FAST FOOD REST | \$13.80    |
| 12/15/11 TARGET 1451 1451 HARVEY LA<br>DISCOUNT STORE                                    | \$273.24   |
| 12/16/11 ZIGGYS GRILL 8843009BROUSSARD LA<br>RESTAURANT                                  | \$35.72    |
| 12/16/11 HAYDEL'S BAKERY 8843JEFFERSON LA<br>MISC FOOD STORE                             | \$434.39   |
| 12/17/11 LOUISIANA PIZZA KITCHEN NEW ORLEANS LA<br>631-665-8909                          | \$55.77    |

|                         |
|-------------------------|
| <b>Detail Continued</b> |
|-------------------------|

|          |   |    |  |                   | Amount   |
|----------|---|----|--|-------------------|----------|
| 12/17/11 | TARGET 1451 1451 HARVEY<br>DISCOUNT STORE   | LA |  |                   | \$60.82  |
| 12/17/11 | PARTY CITY #150 150 HARVEY<br>504-831-1155<br>Description<br>SPECIALTY RETA           | LA |  |                   | \$51.00  |
| 12/19/11 | TYGER GIFTS 54292980HARVEY<br>5043046709<br>Description<br>GIFT, NOVELTY STORE        | LA |  | Price<br>\$108.73 | \$108.73 |
| 12/19/11 | TYGER GIFTS 54292980HARVEY<br>5043046709<br>Description<br>GIFT, NOVELTY STORE        | LA |  | Price<br>\$36.98  | \$36.98  |
| 12/19/11 | NEW ORLEANS FOOD A 5HARVEY<br>5043620800<br>TIP                                       | LA |  | \$5.00            | \$79.57  |
| 12/20/11 | WAL-MART SUPERCENTERHARVEY<br>GROCERY STORE   | LA |  |                   | \$19.69  |
| 12/20/11 | HAYDEL'S BAKERY 8843JEFFERSON<br>MISC FOOD STORE                                      | LA |  |                   | \$173.76 |
| 12/20/11 | RESTORATION HARDWARECORTE MADERA<br>800-7621751                                       | CA |  |                   | \$238.17 |
| 12/21/11 | MICHAEL FRANKS SALONHARVEY<br>3043683767  | LA |  |                   | \$25.00  |
| 12/22/11 | WINN-DIXIE #1405 0GRETNA<br>8775299466<br>Description<br>GROCERY STORE                | LA |  |                   | \$110.65 |
| 12/24/11 | WAL-MART SUPERCENTERHARVEY<br>GROCERY STORE   | LA |  |                   | \$61.68  |
| 12/28/11 | WAL-MART SUPERCENTERHARVEY<br>GROCERY STORE   | LA |  |                   | \$49.53  |
| 12/28/11 | WAL-MART SUPERCENTERHARVEY<br>DISCOUNT STORE  | LA |  |                   | \$15.75  |
| 12/29/11 | ZADOK JEWELERS 0268 HOUSTON<br>JEWELRY/WATCH/SILVRWR<br>Description<br>JEWELRY REPAIR | TX |  |                   | \$265.00 |
| 12/29/11 | MATCH.COM 800-326-5161<br>CLASSIFIEDS   | TX |  |                   | \$119.94 |
| 01/01/12 | MICROSOFT *OFFICE 866-591-5483<br>800-386-5550<br>Description<br>COMPUTER DATA        | WA |  |                   | \$14.95  |
| 01/02/12 | INTELIUS SB 877-974-1563<br>MEMBERSHIP  | WA |  |                   | \$14.95  |
| 01/03/12 | MCDONALD'S F16280 00GRETNA<br>5043620635  | LA |  |                   | \$15.22  |



## Detail Continued

|          |                                      |  |         |  | Amount   |
|----------|--------------------------------------|--|---------|--|----------|
| 01/03/12 | CAFE DITALIS HARVEY LA               |  |         |  | \$47.48  |
|          | 504-361-0058                         |  |         |  |          |
|          | Description                          |  |         |  |          |
|          | FAST FOOD REST                       |  |         |  |          |
| 01/04/12 | WAL-MART SUPERCENTERHARVEY LA        |  |         |  | \$83.98  |
|          | GROCERY STORE                        |  |         |  |          |
| 01/04/12 | DI MARTINOS FAMOUS NTERRYTOWN LA     |  |         |  | \$38.18  |
|          | 5043921150                           |  |         |  |          |
|          | TIP                                  |  | \$4.00  |  |          |
| 01/05/12 | CAFE DITALIS HARVEY LA               |  |         |  | \$49.11  |
|          | 504-361-0058                         |  |         |  |          |
|          | Description                          |  |         |  |          |
|          | FAST FOOD REST                       |  |         |  |          |
| 01/06/12 | CHATEAU DU LAC METAIRIE LA           |  |         |  | \$81.99  |
|          | 5048313773                           |  |         |  |          |
|          | FOOD/BEVERAGE                        |  | \$61.99 |  |          |
|          | TIP                                  |  | \$20.00 |  |          |
| 01/07/12 | CLKBANK*COM_XHWBNEVV800-390-6035 ID  |  |         |  | \$19.95  |
|          | DIGITAL GOOD                         |  |         |  |          |
| 01/07/12 | WAL-MART SUPERCENTERHARVEY LA        |  |         |  | \$112.64 |
|          | GROCERY STORE                        |  |         |  |          |
| 01/07/12 | SURVIVAL STRAPS 0179PONTE VEDRA B FL |  |         |  | \$285.25 |
|          | 800-971-3360                         |  |         |  |          |
|          | Description                          |  |         |  |          |
|          | MISCELLANEOUS                        |  |         |  |          |
| 01/09/12 | WAL-MART SUPERCENTERHARVEY LA        |  |         |  | \$47.26  |
|          | GROCERY STORE                        |  |         |  |          |
| 01/12/12 | PAYPAL *ZOMBIE 4029357733 CA         |  |         |  | \$44.95  |
|          | 402-935-7733                         |  |         |  |          |
|          | Description                          |  |         |  |          |
|          | OTHER                                |  |         |  |          |
| 01/12/12 | BEDBATH&BEYOND#1205 WEST BANK LA     |  |         |  | \$432.65 |
|          | 504-366-1394                         |  |         |  |          |
| 01/12/12 | VZWRLSS PRPAYAUTOPAY888-294-6804 CA  |  |         |  | \$20.00  |
|          | PREPAID                              |  |         |  |          |

## Fees

|                            |  |  |  |  | Amount |
|----------------------------|--|--|--|--|--------|
| Total Fees for this Period |  |  |  |  | \$0.00 |

## Interest Charged

|  |  |  |  |  | Amount |
|--|--|--|--|--|--------|
| Total Interest Charged for this Period |  |  |  |  | \$0.00 |

**2012 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2012     | \$0.00        |
| Total Interest in 2012 | \$0.00        |
|                        |               |

---

**Important Notice****Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

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

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



### **Triplt Pro**

After March 31, 2012, you will no longer have a free upgrade to a Triplt Pro account.

The information you provided to Triplt will remain active. You can still use a regular Triplt account at no charge. But you will no longer have access to the additional Triplt Pro features like instant alerts about your travel plans. To access the Triplt Pro features after March 31, 2012, you can upgrade to a Triplt Pro account. If you upgrade, you'll have to pay the fee charged by Triplt.

You can visit [www.tripit.com/pro](http://www.tripit.com/pro) to upgrade to a Triplt Pro account.







## Membership Rewards First® Monthly Statement and Program News

MEMBERSHIP  
rewards  
FIRST™

p. 9/12

Prepared for EDWIN HERASYMIUK

Account Number 1M38631505

**Total Points Balance** **193,674**

**Points Earned this Period** **20,935**

### Account Summary

December 1, 2011 - December 31, 2011

|                                   |                |
|-----------------------------------|----------------|
| Opening Points Balance            | 172,739        |
| Points Earned this Period         | +20,935        |
| Points Used this Period           | 0              |
| Reinstated Points and Adjustments | 0              |
| <b>Total Points Balance</b>       | <b>193,674</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

December 1, 2011 - December 31, 2011

| Points Earned this Period            | Points Activity On Eligible Charges | Bonus Points Awarded | Total Points Activity Per Card |
|--------------------------------------|-------------------------------------|----------------------|--------------------------------|
| <b>Platinum</b><br>XXXX-XXXXX3-67007 | 20,935                              | 0                    | 20,935                         |
| <b>Total</b>                         | <b>20,935</b>                       | <b>0</b>             | <b>20,935</b>                  |

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 305-816-2799.

### Use Membership Rewards® Points on Facebook!



MEMBERSHIP  
rewards

Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook!

Visit  
[facebook.com/americanexpress](http://facebook.com/americanexpress)  
or call  
**1-800-AXP-EARN (297-3276)** and redeem  
points for hot rewards.

(MR Message 7831)

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

Continued on reverse

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



### 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/virginamerica** or call **1-800-297-1300**.

(MR Message 7829)

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 The Capital Grille® Gift Cards

Enjoy gracious service and an elegant, relaxed atmosphere at The Capital Grille®. Nationally acclaimed for their dry-aged steaks, The Capital Grille® also serves a number of fresh seafood and lobster offerings. The restaurant features an award-winning wine list with more than 350 wines from which to choose, including rare vintages. Redeem Membership Rewards points for a \$100 or \$250 The Capital Grille® gift card.

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

(MR Message 7837)

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.



### Transfer Points Instantly to the Award-Winning Starwood Preferred Guest® Program

When you transfer Membership Rewards® points to the Starwood Preferred Guest® program, the Starpoints® are instantly available. Redeem your Starpoints at over 1,000 luxurious hotels and resorts worldwide. Explore urban destinations or a getaway across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards at 2,000 Starpoints for category 1 hotels and Award flights with over 350 airlines--no blackout dates.

Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at SPG.com. Visit **membershiprewards.com/spg** to transfer now!

(MR Message 7830)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

### Neiman Marcus Is All About Trends



Bordeaux is the color in fashion and makeup. Lady chic is the look--deliberate and polished, yet very present-day. Pumps, handheld bags, and bold gold all add to the allure. They've also taken a shine to sequins, lameall things shiny Leather and fur are perfect for taking your look up a notch. And graphic displays of colorblocking are everywhere. Visit your nearest NM store or NeimanMarcus.com for a close-up look at the best looks.

Redeem for a Neiman Gift Card today. Log on to **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 7836)

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.

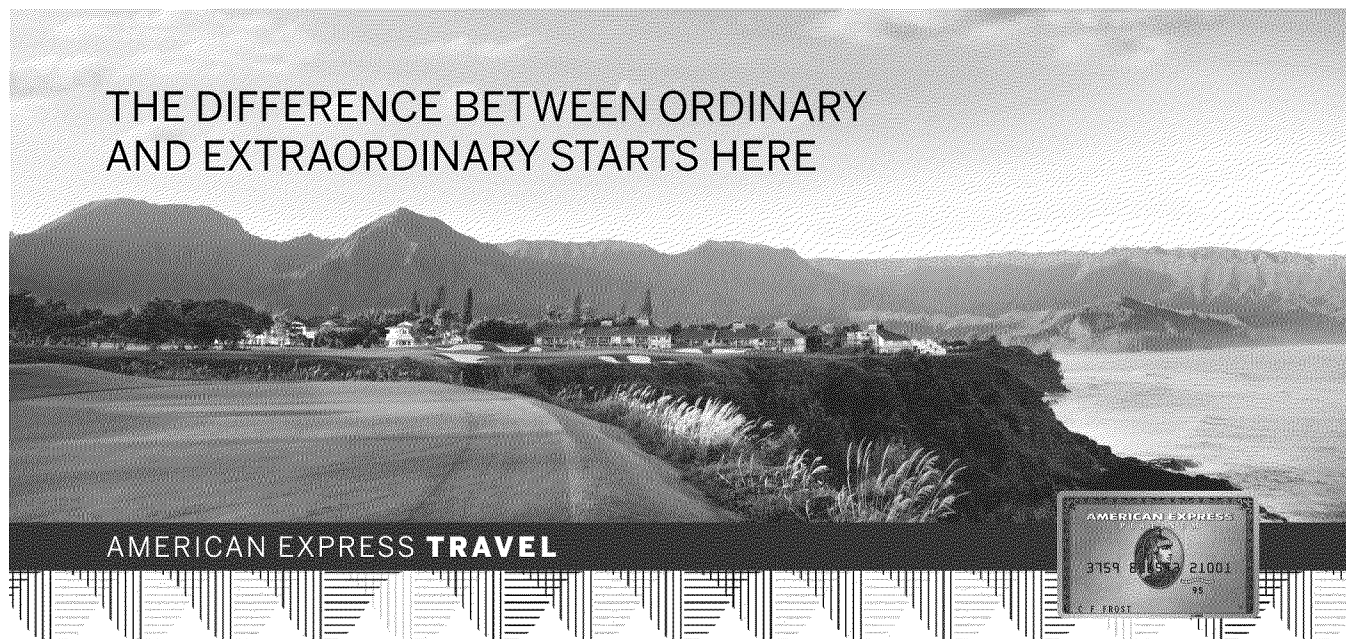


Platinum Card®

p. 11/12

EDWIN HERASYMIUK  
Closing Date 01/13/12

Account Ending 3-67007



## THE DIFFERENCE BETWEEN ORDINARY AND EXTRAORDINARY STARTS HERE

AMERICAN EXPRESS TRAVEL

**A GREAT TRIP STARTS BEFORE YOU ARRIVE AT YOUR DESTINATION.** It not only starts with who you work with and how you make your plan, but who has your back along the way. Rely on our experts to take care of virtually all your travel needs—with special perks just for Card members. American Express Travel, extraordinary starts here.

**PLUS,** you can enjoy these advantages when you book your next trip at **amextravel.com**



### PAY WITH POINTS

Use Membership Rewards® points to pay for all or part of your trip with no seat restrictions or blackout dates—and get 20% of those points back¹



### 2X POINTS

Receive double points every time you book online with us² and pay with your Membership Rewards program-enrolled Card



### LOW PRICES

Get the lowest hotel rates guaranteed³ and great rates on flights, cruises, and more

Get the most from your valuable Card benefits when you book with American Express Travel

**Book today at amextravel.com**

¹To 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 Platinum Card® members, you 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. Bonus ID: 4880. See [membershiprewards.com/terms](http://membershiprewards.com/terms) for Membership Rewards program terms and conditions. ²To get double points, you must charge air, Lowest Rates Guaranteed hotel, Complete Trip (flight + hotel packages), American Express Vacations package or cruise reservations through amextravel.com to Membership Rewards program-enrolled Card. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. Bonus ID: 3218 (Air, Hotel, and Complete Trip); Bonus ID: 5432 (Cruise); Bonus ID: 6955 (American Express Vacations Packages). Bonus points will be credited to Cardmember Membership Rewards account 10-12 weeks after final payment is made. See [membershiprewards.com/terms](http://membershiprewards.com/terms) for Membership Rewards program terms and conditions. ³If, within 24 hours of making your booking with amextravel.com, you find the exact same room, at the same hotel, on the same dates, with a lower rate, we will either pay you the difference or allow you to cancel your reservation and receive a refund on your booking. Guarantee only applies to regular rates and does not apply to discounted rates such as Senior Citizen Discounted Rates, AAA Rates or Government/Military rates. Payment of difference in rates, or cancel/refund will be at our discretion. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives, and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 – Registered Iowa Travel Agency, NV#2001-0126.



**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.**

UP TO 70% OFF TOP DESIGNER LABELS EVERYDAY

**vente-privee**  
with American Express 

JOIN TODAY AT [AMERICANEXPRESS.COM/VENTEPRIVEE](http://AMERICANEXPRESS.COM/VENTEPRIVEE)

AMERICAN EXPRESS  
**MEMBERSHIP REWARDS®**

Use Membership Rewards® points for rewards  
from over 500 leading brands including:

**CHOICE**privileges®  
REWARDS PROGRAM

**ANA**

BRITISH AIRWAYS



*Neiman Marcus*



Apple®

See them all — visit [membershiprewards.com](http://membershiprewards.com)

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.



2-year agreement required. Offer ends 2/8/12. New approved customers only. Other conditions apply.  
Call or visit [www.DIRECTV.com/Amex](http://www.DIRECTV.com/Amex) for details.

**AMERICAN EXPRESS® CUSTOMERS  
GET AN ADDITIONAL \$10 OFF**  
each month for 12 months on DIRECTV  
—America's #1 Satellite TV Service.

When you sign up for the DIRECTV® CHOICE™ Package  
or any other package of equal or greater value with any  
American Express® Card by February 8, 2012

**Call 1-800-496-0823 to order DIRECTV today.**

 **DIRECTV™**

**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.**