

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **181,630**

 membershipprewards.com

Points Earned this Period **8,868**

1-800-AXP-EARN (297-3276)
International Collect: 305-816-2799

Account Summary February 1, 2011 - February 28, 2011

Opening Points Balance	172,762
Points Earned this Period	+8,868
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	181,630

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 membershipprewards.com/everydaycharges

Earn 3X Points When You Shop Online
 Earn points fast by going through bonuspointsmail.com every time you shop online at over 275 retailers.

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.

Points Transaction Detail February 1, 2011 - February 28, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	6,769	0	6,769
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-21011	293	0	293
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	1,766 PREMIER REWARDS AIRLINE 3X PR3	40	1,806
Total	8,828	40	8,868

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 membershipprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershipprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Upgrade Your Sights and Sounds - Save 20% on Bose®, Nikon® and Sony®



Save 20% on Bose audio, Nikon cameras and Sony TVs this April when you use Membership Rewards® points.

Visit membershipprewards.com/sightsandsounds1 to use points and save.

(MR Message 5943)

Terms and conditions for the Membership Rewards® program apply. Visit membershipprewards.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.



Earn 10X Points with 1-800-FLOWERS.com®]

Now sending your loved ones flowers and gifts from 1-800-FLOWERS.com® can be even more rewarding! You can earn 10X Membership Rewards® points all year when you shop through membershiprewards.com/flowers or call 1-800-FLOWERS (using promo code MR33) and pay with your enrolled American Express® Card.

Offer valid until 12/31/11. Valid only on purchases made at 1-800-FLOWERS.COM's Membership Rewards page or by calling 1-800-FLOWERS (promo code MR33). To be eligible to earn 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 or call 1-800-AXP-EARN (297-3276). Bonus ID: 5526

Start shopping at membershiprewards.com/flowers or call 1-800-FLOWERS (promo code MR33). Remember, offer valid only when you use URL or phone number and promo code above.

(MR Bonus ID 5526)

Redeem Membership Rewards® Points for Pottery Barn Kids

pottery barn kids

At Pottery Barn Kids®, Cardmembers can shop for casual furnishings and textiles designed to delight and inspire the imagination. Each of our collections has inherited Pottery Barn's comfortable, well-designed aesthetic and has been expertly crafted from the finest materials with a careful regard for child safety standards.

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.

To start redeeming Membership Rewards points today, log on to membershiprewards.com/pbkids or call 1-800-AXP-EARN (297-3276).

(MR Message 5913)

Transfer Points to Award-Winning Starwood Preferred Guest® Program



Transfer Membership Rewards® points to the award-winning Starwood Preferred Guest® program and receive 1 Starpoint® for every 3 Membership Rewards points. Explore urban destinations or treat yourself to a ski, beach or golf getaway across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards which start at just 2,000 Starpoints (at category 1 hotels) and for Award Flights with over 350 airlines—both without blackout dates.

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/SPG to transfer now!

(MR Message 5910)

Redeem Membership Rewards® Points for The Home Depot® Gift Cards]



You can redeem Membership Rewards points for The Home Depot® Gift Card. The Home Depot is helping people do more with their hard earned money. From modest projects like updating your bath to small projects with a big impact like paint, The Home Depot can help you get more done in your home for less. Redeemable in the U.S., Canada and Mexico at The Home Depot stores or online at homedepot.com. For more information, visit www.homedepot.com

American Express is not affiliated with The Home Depot®. The Home Depot is a registered trademark of Home Depot, Inc. Terms, conditions and restrictions apply.

To start redeeming Membership Rewards points today, log on to membershiprewards.com/homedepot or call 1-800-AXP-EARN (297-3276).

(MR Message 5914)

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.

BRUCE E YOUNG
Closing Date 05/11/11

Account Ending 2-21003

New Balance	\$1,900.13
Minimum Payment Due	\$772.31
Payment Due Date	06/05/11

Late Payment Warning: Your Payment Due Date is 06/05/11. If you pay late, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	8 years	\$1,939

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

IT'S NOT JUST FOR PLANES AND TRAINS.

YOUR AMERICAN EXPRESS CARD IS WELCOMED!
 FOR CAR RENTALS AND AT GAS STATIONS.
 HERTZ, FLYCAR AND MOBIL STATIONS WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT AMEXNETWORK.COM/WELCOME

Membership Rewards® Points
 As of 05/11/11
192,562

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion

Previous Balance	\$350.16
Payments/Credits	-\$350.16
New Charges	+\$749.31
Fees	+\$0.00
New Balance	= \$749.31

Pay Over Time Portion

Previous Balance	\$2,972.98
Payments/Credits	-\$2,972.98
New Charges	+\$1,150.82
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$1,150.82
Minimum Due	\$23.00

Account Total

Previous Balance	\$3,323.14
Payments/Credits	-\$3,323.14
New Charges	+\$1,900.13
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance \$1,900.13
Minimum Payment Due \$772.31

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-327-2177
Pay by Phone 1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date
06/05/11

New Balance
\$1,900.13

Minimum Payment Due
\$772.31

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

AMERICAN EXPRESS
 BOX 0001
 LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

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 charge a fee of 2.7% of the converted US dollar amount.** 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 Service & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

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	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

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.

BRUCE E YOUNG
Closing Date 05/11/11

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$350.16	-\$2,972.98	-\$3,323.14
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$350.16	-\$2,972.98	-\$3,323.14

Detail

*Indicates posting date

Payments	Amount
04/21/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$3,323.14

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$81.56	\$0.00	\$81.56
DUNCAN D HUNTER 2-22027	\$667.75	\$1,150.82	\$1,818.57
Total New Charges	\$749.31	\$1,150.82	\$1,900.13

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo**BRUCE E YOUNG**
Card Ending 2-21003

	Amount
05/02/11 Fry's Electronics InSan Diego CA Fry's Electronics Inc. -	\$81.56

**DUNCAN D HUNTER**
Card Ending 2-22027

	Amount
04/11/11 ACE PARKING #1180 01SAN DIEGO CA 619-233-3686 Description AUTOMOBILE PAR	\$15.00
04/14/11 SHELLY'S BACK ROOM 0WASHINGTON DC 202-737-3003 Description FOOD/BEVERAGE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$334.39 [◆]
04/15/11 SHELLY'S BACK ROOM 0WASHINGTON DC 202-737-3003 Description FOOD/BEVERAGE	\$92.05

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/18/11	SOUTHWEST AIRLINES DALLAS TX			\$329.40 ◆
	SOUTHWEST AIRLINES			
	From: SAN DIEGO CA	To: LAS VEGAS NV SAN DIEGO CA	Carrier: WN WN	Class: O O
	Ticket Number: 52621685238186		Date of Departure: 04/28	
	Passenger Name: HUNTER/MARGARET			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/18/11	SOUTHWEST AIRLINES DALLAS TX			\$329.40 ◆
	SOUTHWEST AIRLINES			
	From: SAN DIEGO CA	To: LAS VEGAS NV SAN DIEGO CA	Carrier: WN WN	Class: O O
	Ticket Number: 52621685238175		Date of Departure: 04/28	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/21/11	MARRIOTT 337J8SDMRNASAN DIEGO CA			\$7.00
	Arrival Date	Departure Date		
	04/21/11	04/21/11		
	00000000			
04/21/11	CARLJR1100405 004058SAN DIEGO CA			\$8.78
	8004224141			
04/23/11	BALBOA PARK GOLF 727SAN DIEGO CA			\$50.01
	PUBLIC GOLF COURSE			
04/26/11	CARLJR1100629 006293ALPINE CA			\$8.90
	8004224141			
04/28/11	KARL STRAUSS 8080220SAN DIEGO CA			\$58.44
	619-2315100			
	FOOD		\$58.44	
04/28/11	CHILF'S G & G 088157SAN DIEGO CA			\$7.26
	619-2315100			
	FOOD		\$7.26	
04/29/11	RIO SECCO PRO SHOP LAS VEGAS NV			\$60.00
	Arrival Date	Departure Date		
	04/28/11	04/29/11		
	00000000			
	LODGING			
04/30/11	LINDBERGH PARKING LISAN DIEGO CA			\$73.00
	6192911508			
	Description	Price		
	PARKING FEES	\$73.00		
04/30/11	FUSION BAR 300000022LAS VEGAS NV			\$14.00
	7024145677			
05/02/11	1-800-FLOWERS.COM 800-468-1141 NY			\$88.04
	FLORAL PROD			
05/06/11	COTTONWOOD AT RANCHOEL CAJON CA			\$32.02
	6194429891			
	Description	Price		
	FOOD AND BEVERAGE	\$32.02		

Continued on next page

BRUCE E YOUNG
Closing Date 05/11/11

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
05/07/11	BEST BUY MHT 1145 SANTEE ELECTRONICS STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$157.63 ◆
05/07/11	AT&T DATA 190 800-331-0500 Description TELECOMMUNICAT	ALPHARETTA GA		\$29.99
05/08/11	COTTONWOOD AT RANCHOEL CAJON 6194429891 Description FOOD AND BEVERAGE	CA	Price \$65.00	\$65.00
05/09/11	COTTONWOOD AT RANCHOEL CAJON 6194429891 FOOD/BEVERAGE TIP	CA	\$16.00 \$2.00	\$18.00
05/09/11	COTTONWOOD AT RANCHOEL CAJON 6194429891 FOOD/BEVERAGE TIP	CA	\$17.76 \$5.00	\$22.76
05/10/11	POTOMAC WINES AND SPGEORGETOWN 2023332648 Description PACKAGE STORE/LIQUO	DC	Price \$17.50	\$17.50

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		\$175.00
Total Interest in 2011		\$0.00

Continued on reverse

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

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 and Travel, the APR is 15.24% (v).

For Extended Payment Option, the APR is 15.24% (v).

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

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

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **192,562**

 membershiprewards.com

Points Earned this Period **10,932**

1-800-AXP-EARN (297-3276)
International Collect: 305-816-2799

Account Summary March 1, 2011 - March 31, 2011

Opening Points Balance	181,630
Points Earned this Period	+10,932
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	192,562

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

Earn 3X Points When You Shop Online
 Earn points fast by going through bonuspointsmail.com every time you shop online at over 275 retailers.

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.

Points Transaction Detail March 1, 2011 - March 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	10,127	0	10,127
Add'l Premier Rwd Gld Cd XXXX-XXXXX2-21011	0	0	0
Add'l Premier Rwd Gld Cd XXXX-XXXXX2-22027	813 PREMIER REWARDS GAS GROCERY 2X PR2	32	805
		-40 PREMIER REWARDS AIRLINE 3X PR3	
Total	10,940	-8	10,932

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-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Redeem Membership Rewards® Points for a Brooks Brothers Gift Card



Established in 1818, Brooks Brothers is the premier American purveyor of classic apparel. Our collections for men, women and boys continue to define elegance with timeless style and quality that is second to none. We invite you to experience our legendary spirit of innovation and customer service.

To start redeeming points today, log on to membershiprewards.com/brooksbrothers or call **1-800-AXP-EARN (297-3276)**. For a location near you or to request a catalog, call **1-800-274-1815** or visit BrooksBrothers.com (MR Message 6516)

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.

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.

Nike



Shop Nike's complete collection of high-performance footwear, apparel and equipment specifically designed for your sport. Redeem at NIKETOWN, NikeFactoryStores, NikeStore locations and online at NikeStore.com, the official place to buy Nike product online. Nike Gift Cards may also be used to create individually customized Nike product at NIKEID.com, where you become a part of the design process. Gear Up with the Nike Gift Card

Nike Gift Cards do not expire. Cardmembers can redeem points for \$25, \$50, and \$100 Card denominations. To start redeeming, log on to membershiprewards.com/nike or call **1-800-AXP-EARN (297-3276)**. (MR Message 6514)

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.

Earn Up to 25,000 Membership Rewards® Points on an A&K Extreme Adventure



Let A&K Extreme Adventures take you to regions around the globe. Rated from mild to strenuous, Extreme Adventures has something for anyone seeking a transformative journey. Book an Extreme Adventure Expedition and earn 20,000 points. Also earn 5,000 points on an Extension in conjunction with another trip or on its own.

Book now to earn up to 25,000 Membership Rewards points on an Extreme Adventure through 12/31/11. Visit membershiprewards.com/abercrombiekent for more information or call A&K at **1-800-554-7016**. (MR Message 6527)

Offer valid for travel through 12/31/11. Promotion codes must be used at time of booking. Expeditions, 20,000 bonus points; EAMRE10C and Extensions, 5,000 bonus points; EAMRX10C. To be eligible to earn 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 8-9 weeks after travel. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information, visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: 9671, 4824

Transfer Membership Rewards® Points to Your Best Western Rewards Account



Best Western International, Inc. is THE WORLD'S BIGGEST HOTEL FAMILY®, with over 4,000* BEST WESTERN®, BEST WESTERN PLUS® and BEST WESTERN PREMIER® hotels in 90+ countries and territories worldwide. Best Western Rewards® offers point earning and redemption options at over 4,000 hotels worldwide. Enjoy free nights starting as low as 8,000 points.

To preview this reward and to redeem points, visit membershiprewards.com/bestwestern to transfer now!

(MR Message 6528)

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.

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.

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

New Balance **\$3,751.68**
Minimum Payment Due **\$384.61**
Payment Due Date **07/05/11**

Late Payment Warning: Your Payment Due Date is 07/05/11. If you pay late, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	17 years	\$7,186

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

See page 9 for important Changes to Your Account Terms

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

Membership Rewards® Points
As of 06/10/11
196,872

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$749.31
Payments/Credits -\$749.31
New Charges +\$315.61
Fees +\$0.00
New Balance = \$315.61

Pay Over Time Portion
Previous Balance \$1,150.82
Payments/Credits -\$3,104.16
New Charges +\$5,469.41
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$3,436.07
Minimum Due \$69.00

Account Total
Previous Balance **\$1,900.13**
Payments/Credits -\$3,933.47
New Charges +\$5,785.02
Fees +\$0.00
Interest Charged +\$0.00
New Balance \$3,751.68
Minimum Payment Due \$384.61

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-327-2177
Pay by Phone 1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

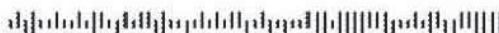
Account Ending 2-21003

Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date **07/05/11**
New Balance **\$3,751.68**
Minimum Payment Due **\$384.61**

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



AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

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 charge a fee of 2.7% of the converted US dollar amount.** 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 Service & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-0000

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.

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$733.00	-\$1,167.13	-\$1,900.13
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$16.31	-\$2,017.03	-\$2,033.34
Total Payments and Credits	-\$749.31	-\$3,184.16	-\$3,933.47

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			Amount
05/23/11*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$1,900.13
Credits			Amount
05/20/11	DUNCAN D HUNTER	Sycuan Resort - GolfEi Cajon CA (619)442-3425 Description REFER TO INVOICE	-\$16.31
05/25/11	DUNCAN D HUNTER	EXPEDIA*137149562739800-397-3342 WA 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$1,082.08 ♦
06/08/11	DUNCAN D HUNTER	UNITED AIRLINES HONOLULU HI TKT# 0162125585639 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦
06/08/11	DUNCAN D HUNTER	UNITED AIRLINES HONOLULU HI TKT# 0162125585639 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦
06/08/11	DUNCAN D HUNTER	UNITED AIRLINES HONOLULU HI TKT# 0162125585640 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
DUNCAN D HUNTER 2-22027	\$315.61	\$5,469.41	\$5,785.02
Total New Charges	\$315.61	\$5,469.41	\$5,785.02

Continued on reverse

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

 **DUNCAN D HUNTER**
Card Ending 2-22027

			Amount
05/16/11	COTTONWOOD AT RANCHO EL CAJON CA 6194429891 FOOD/BEVERAGE \$7.50 TIP \$2.00		\$9.50
05/17/11	TREASURE ISLAND HOTELAS VEGAS NV Arrival Date: 07/29/11 Departure Date: 12/31/99 06000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$103.57 ◆
05/18/11	COTTONWOOD AT RANCHO EL CAJON CA 6194429891 FOOD/BEVERAGE \$7.50 TIP \$2.00		\$9.50
05/19/11	STARBUCKS CORP068767LA MESA CA 800-7827282		\$14.70
05/19/11	COTTONWOOD AT RANCHO EL CAJON CA 6194429891 FOOD/BEVERAGE \$7.50 TIP \$2.00		\$9.50
05/20/11	Sycuan Resort - Golf El Cajon CA (619)442-3425 Description REFER TO INVOICE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$117.44 ◆
05/20/11	Sycuan Resort - Golf El Cajon CA (619)442-3425 Description REFER TO INVOICE		\$40.31
05/22/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: MP UA MP Ticket Number: 01621255856381 Date of Departure: 06/15 Passenger Name: HUNTER, Son Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$311.65 ◆
05/22/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: MP UA MP Ticket Number: 01621255856392 Date of Departure: 06/15 Passenger Name: HUNTER, Daughter 2 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$311.65 ◆

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
05/22/11	UNITED AIRLINES CHICAGO IL			\$311.65 ◆
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: MP MP
	Ticket Number: 01621255856403		Date of Departure: 06/15	
	Passenger Name: HUNTER, Daughter 1			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/22/11	UNITED AIRLINES ROSEMONT IL			\$531.40 ◆
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: KS KS
	Ticket Number: 01621255823982		Date of Departure: 06/15	
	Passenger Name: HUNTER/MARGARET			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/23/11	N F L BAR SAN 060030SAN DIEGO CA			\$9.89
	619-2315100			
	FOOD		\$9.89	
05/23/11	THE CAPITAL GRILLE 8WASHINGTON DC			\$72.50
	2027376200			
	FOOD/BEVERAGE		\$60.50	
	TIP		\$12.00	
05/25/11	EXPEDIA*137149562739800-397-3342 WA			\$1,082.08 ◆
	425-564-7290			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/26/11	HILL COUNTRY BARBEQUWASHINGTON DC DC			\$29.20
	202-556-2050			
	Description			
	FOOD/BEVERAGE			
05/27/11	PARADIES #390 QDULLES VA			\$18.07
	CARD & SOUVENIR STORE			
05/29/11	BARONA CREEK GOLF LAKESIDE CA			\$320.00 ◆
	PUBLIC GOLF COURSE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/29/11	BARONA CREEK GOLF LAKESIDE CA			\$51.75
	PUBLIC GOLF COURSE			
05/31/11	BAGGAGE NEWS E566628DULLES VA			\$13.00
	703-572*610			
06/05/11	THE LODGE AT TORREY LA JOLLA CA			\$147.16 ◆
	LODGING			
	FOOD/BEVERAGE		\$62.16	
	TIP		\$85.00	
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/06/11	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/06/11	WENDYS-CLAIREMONT	QSAN DIEGO CA		\$7.70
	8656911393 Description RESTAURANT CHARGES			
06/08/11	UNITED AIRLINES	ROSEMONT IL		\$481.40 ◆
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC Carrier: UA Class: K6 SAN DIEGO CA SAN DIEGO CA UA K6 Ticket Number: 01621264944175 Date of Departure: 07/06 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/11	UNITED AIRLINES	ROSEMONT IL		\$481.40 ◆
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC Carrier: UA Class: K6 SAN DIEGO CA SAN DIEGO CA UA K6 Ticket Number: 01621264944186 Date of Departure: 07/06 Passenger Name: HUNTER/Son Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/11	UNITED AIRLINES	ROSEMONT IL		\$481.40 ◆
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC Carrier: UA Class: K6 SAN DIEGO CA SAN DIEGO CA UA K6 Ticket Number: 01621264944190 Date of Departure: 07/06 Passenger Name: HUNTER/Daughter 2 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/11	UNITED AIRLINES	ROSEMONT IL		\$481.40 ◆
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC Carrier: UA Class: K6 SAN DIEGO CA SAN DIEGO CA UA K6 Ticket Number: 01621264944201 Date of Departure: 07/06 Passenger Name: HUNTER/Daughter 1 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/11	BEST BUY CO	184 EL CAJON CA		\$307.21 ◆
	ELECTRONICS STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	\$175.00
Total Interest in 2011	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

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 and Travel, the APR is 15.24% (v).

For Extended Payment Option, the APR is 15.24% (v).

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

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

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

Notice of Changes to Your Cardmember Agreement

The terms of your account are subject to change in accordance with the Cardmember Agreement ("Agreement") governing your account referenced in or with this notice. Any language in the Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any additional Cardmembers on your account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

Pay Over Time Minimum Due

We are changing how we calculate your Pay Over Time Minimum Due. Your Pay Over Time Minimum Due will be at least \$ 35. However, it will not exceed the Pay Over Time New Balance shown on the statement.

Effective August 1, 2011, line "(3)" of the *How we calculate your Minimum Payment Due* section in Part 2 of your Cardmember Agreement is deleted and replaced with "(3) \$ 35." The same change applies to the EXAMPLE: Pay Over Time Minimum Due shown in that section.

Also effective August 1, 2011, the dollar amount shown in the last paragraph of *Adjusting your Pay Over Time Minimum Due* is deleted and replaced with "\$ 210."

Returned Payment Fee

We are not making any changes to the Returned Payment Fee, however, we have made some clarifications to the language. We are including the revised section for your convenience.

Effective immediately, the *Returned Payment Fee* section on Page 2 of Part 1 of your Cardmember Agreement is deleted and replaced with the following:

"Up to \$ 35. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$ 25. If you do this again within the same billing period or the next 6 billing periods, the fee is \$ 35. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a Penalty APR. See Penalty APR for new transactions above."

Late Payment Fee

We are not making any changes to the Late Payment Fee, however, we have made some clarifications to the language. We are including the revised section for your convenience.

Effective immediately, the *Late Payment Fee* section on Page 2 of Part 1 of your Cardmember Agreement is deleted and replaced with the following:

"Up to \$ 35 or 2.99% of the amount past due. If you do not pay the Amount Due on a billing statement before the 10th day after the next Closing Date, you will be charged a late payment fee. This fee will be \$ 25, or \$ 35 for a subsequent late payment in the next 6 billing periods. In addition, if you do not pay an Amount Due for two billing periods in a row, we will charge the greater of \$ 35 or 2.99% of the amount past due. The late fee will not exceed the Minimum Payment Due. Paying late may also result in a Penalty APR. See Penalty APR for new transactions and Penalty APR for existing balances above."

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **196,872**

Points Earned this Period **4,310**

Account Summary April 1, 2011 - April 30, 2011

Opening Points Balance	192,562
Points Earned this Period	+4,310
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	196,872

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-AXP-EARN (297-3276)
 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

Earn 3X Points When You Shop Online
 Earn points fast by going through bonuspointsmail.com every time you shop online at over 275 retailers.

Points Transaction Detail April 1, 2011 - April 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	0	0	0
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-21011	137	0	137
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	3,187 PREMIER REWARDS GAS GROCERY 2X PR2	2 984 PREMIER REWARDS AIRLINE 3X PR3	4,173
Total	3,324	986	4,310

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-AXP-EARN (297-3276). 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 6580)

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 Points When You Rent from National Car Rental



To automatically earn 2X points every time you pay for your rental with an eligible American Express® Card, enroll in The Emerald Club by National Car Rental or log on to your existing 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, as well as 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.

Visit membershiprewards.com/national. To earn the bonus, you must request to earn Membership Rewards as your loyalty bonus at the time of rental or reservation; no other bonus points/miles can be awarded on the same rental. (MR Bonus ID 5601)

A World of Style. Now Pocket Sized. Redeem Membership Rewards® Points for a Saks Gift Card



Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at their 47 stores, 50 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

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.

To redeem your Membership Rewards points today, log on to membershiprewards.com/saksfifthave or call 1-800-AXP-EARN (297-3276).

(MR Message 6586)

JetBlue Gives You More Destinations to Explore This Summer



Whether your idea of summer fun is the laid-back vibe of Martha's Vineyard or the wilds of Alaska, JetBlue takes you there with our expanded summer schedule. We're now flying daily between New York (JFK) and Martha's Vineyard and between Long Beach and Anchorage, Alaska, with connections available nationwide. Seasonal service to both destinations runs through Labor Day, giving you more places to explore--and more ways to redeem TrueBlue® points.

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.

Go to membershiprewards.com/jetblue and transfer Membership Rewards points to JetBlue TrueBlue points today.

(MR Message 6579)

Redeem Membership Rewards® Points This Summer for Shopping at Crate and Barrel



At Crate and Barrel, you'll find contemporary classic designs in furniture and home furnishings--plus, a special collection of unique and exceptional things to give and share. For the store nearest you, call 1-800-996-9960 or visit them at www.crateandbarrel.com

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.

To start redeeming today, log on to membershiprewards.com/crate or call 1-800-AXP-EARN (297-3276).

(MR Message 6588)

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.

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003



When you shop online, what you buy doesn't always arrive as expected. But American Express covers you with Return Protection every time you use your Card for your entire eligible purchase. You get a full 90 days to make returns, and if the merchant won't take it back, we can help make it right.

That's shopping with the confidence of American Express.

See all the ways your Card can cover the things you buy at americanexpress.com/shopwithprotection



Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Cardmember account per calendar year. Shipping and handling charges will not be reimbursed. Subject to additional terms, conditions and exclusions.

U098:0001

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.

16-7162_0255

AE_0573

Now Accepting American Express® Cards!



Orient Expressed - Shop children's clothing, home décor and gifts online or at our retail store in New Orleans at 3905 Magazine Street. **1-888-856-3948** or www.orientexpressed.com

Rawhide Ranch - Come home to Rawhide Ranch, where we focus on horses, kids and character. Camp programs for ages 7 to 15. 6987 W. Lilac Rd., Bonsall, CA. **760-758-0083**.

Herman Cook Volkswagen - Proudly serving San Diego County since 1967. 1435 Encinitas Blvd., Encinitas, CA. www.cookvw.com

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 115524)

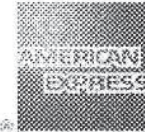
Switch to DIRECTV® service today and save up to \$120.

Sign up for the DIRECTV® CHOICE™ package or higher with any American Express® Card by July 20, 2011, and save \$10 a month for a year on top of DIRECTV's current offer!

The DIRECTV CHOICE package features over 150 all-digital channels. Plus, there's no equipment to buy and no start-up costs!

Simply call 1-800-496-0823 today to order DIRECTV service.

Offer ends 7/20/11, and is based on approved credit. Credit card required, except in MA & PA. New approved customers only. Lease and 2-year programming agreement required. Hardware available separately. Additional Fees Required. \$19.95 handling and delivery fee may apply. Applicable use tax adjustment may apply on the retail value of the installation.



Terms and Conditions: Must call 1-800-496-0823 to be eligible for the offer. Must be a new DIRECTV subscriber. Offer ends 7/20/11, and is based on approved credit. Payment must be made with any American Express Card. To receive \$10 billing credit, payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Upon activation of DIRECTV System and programming, customer will receive 12 nonfundable/nontransferable credits of \$10 each over 12 DIRECTV billing cycles, totaling \$120. Commercial accounts/customers not eligible. **Term agreement of 24 consecutive months required for lease.** Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement; copy provided at directv.com/legal and in order confirmation. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

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Order online at amexnetwork.com/bags and see why Bagsbuy.com is the easy way to shop for bags, and more! To receive this offer, purchase must be charged in full to any American Express® Card. Cannot be combined with any other offer. Not valid on purchase or redemption of gift certificates. Applies to participating brands only. Free shipping offer does not apply on shipments outside of the United States. Expiration Date: 4/3/2012.

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.

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

New Balance	\$4,782.04
Minimum Payment Due	\$1,000.62
Payment Due Date	08/05/11

Late Payment Warning: Your Payment Due Date is 08/05/11. If you pay late, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$8,161

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

See Page 9 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions



AVOID LATE FEES BY SETTING UP ALERTS WITH ONLINE STATEMENTS.

Visit americanexpress.com/gopaperless to start getting your statements online.

Membership Rewards® Points
As of 07/11/11
215,088

For details, please see your Membership Rewards page.

Account Summary

Pay In Full Portion	
Previous Balance	\$315.61
Payments/Credits	-\$315.61
New Charges	+\$923.14
Fees	+\$0.48
New Balance	= \$923.62

Pay Over Time Portion	
Previous Balance	\$3,436.07
Payments/Credits	-\$3,443.57
New Charges	+\$3,863.08
Fees	+\$2.94
Interest Charged	+\$0.00
New Balance	= \$3,858.42
Minimum Due	\$77.00

Account Total	
Previous Balance	\$3,751.68
Payments/Credits	-\$3,759.18
New Charges	+\$4,786.22
Fees	+\$3.32
Interest Charged	+\$0.00
New Balance	\$4,782.04
Minimum Payment Due	\$1,000.62

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-327-2177
Pay by Phone 1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date	08/05/11
New Balance	\$4,782.04
Minimum Payment Due	\$1,000.62

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

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 charge a fee of 2.7% of the converted US dollar amount.** 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
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

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.

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$308.11	-\$3,443.57	-\$3,751.68
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$7.50	\$0.00	-\$7.50
Total Payments and Credits	-\$315.61	-\$3,443.57	-\$3,759.18

Detail

*Indicates posting date

Payments	Amount
06/18/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$3,751.68
Credits	Amount
06/16/11 DUNCAN D HUNTER UNITED AIRLINES ELEC TICKET MI TKT# 0162126721545	-\$7.50

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$172.00	\$172.00
MARGARET HUNTER 2-22019	\$414.25	\$102.00	\$516.25
DUNCAN D HUNTER 2-22027	\$508.99	\$3,589.08	\$4,097.97
Total New Charges	\$923.14	\$3,863.08	\$4,786.22

Detail[◆] - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**BRUCE E YOUNG**
Card Ending 2-21003

	Foreign Spend	Amount
06/09/11 SAN VICENTE GOLF CLRAMONA CA LODGING SIGN & TRAVEL [®] / EXTENDED PAYMENT OPTION		\$172.00 [◆]

**MARGARET HUNTER**
Card Ending 2-22019

	Foreign Spend	Amount
06/22/11 BRIOCHE DOREE 084042SAN DIEGO CA 619-2315100 FOOD \$18.56		\$18.56
06/22/11 BAGGAGE NEWS E566628DULLES VA 703-5724610		\$11.61
06/23/11 TRAVEL TRADERS 0206 WASHINGTON DC 2026381568 Description GENERAL MERCHANDISE		\$68.72
06/24/11 ART AND SOUL AT LIAWASHINGTON DC 202-638-1616		\$53.40

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Foreign Spend	Amount
06/24/11	MOE'S DELI & B568871DULLES 763-5724610 FOOD	VA	\$24.55	\$24.55
06/24/11	LINDBERGH PARKING LISAN DIEGO 6192911508 Description Price PARKING FEES \$102.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$102.00 ◆
06/24/11	DULLES INT'L AIRPORT WASHINGTON 7035728422 Description Price NEWS DEALERS/NEWSST \$6.79	DC		\$6.79
06/25/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ,REQ REQUESTER NAME IT1 PURCHASE ,UPI 8.4900,QTY1 IT2 ,UPI 0.0000,QTY FRT 0.00,HDL 0.00,ITM1			\$8.49
07/06/11	TRAVEL TRADERS 0200 WASHINGTON 2026381568 Description GENERAL MERCHANDISE	DC		\$36.60
07/07/11	SI * MUSEUM SHOP #02 WASHINGTON 202-357-4416	DC		\$34.00
07/07/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ,REQ REQUESTER NAME IT1 PURCHASE ,UPI 42.5300,QTY1 IT2 ,UPI 0.0000,QTY FRT 0.00,HDL 0.00,ITM1			\$42.53
07/07/11	SHELL OIL 5754218800 ALEXANDRIA AUTO FUEL DISPENSER	VA		\$99.00
07/07/11	WASH METRORAIL 059303 WASHINGTON 202-9621156	DC		\$10.00

 **DUNCAN D HUNTER**
Card Ending 2-22027

			Foreign Spend	Amount
06/10/11	HEIGIFTS SHOP 2028 5425 SAN DIEGO 6192917131 Description Price MISC. GENERAL MERCH \$15.23	CA		\$15.23
06/11/11	RIVERWALK GOLF CLUB SAN DIEGO PUBLIC GOLF COURSE	CA		\$75.00
06/11/11	RIVERWALK GOLF CLUB SAN DIEGO PUBLIC GOLF COURSE FOOD/BEVERAGE \$4.75 TIP \$2.00	CA		\$6.75
06/11/11	RIVERWALK GOLF CLUB SAN DIEGO PUBLIC GOLF COURSE FOOD/BEVERAGE \$24.88 TIP \$4.00	CA		\$28.88

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

		Foreign Spend	Amount
06/12/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640658288672 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET		\$39.00
06/12/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA WASHINGTON DC UA YB DENVER CO UA YB SAN DIEGO CA UA YB Ticket Number: 01621267215454 Passenger Name: HUNTER/MARGARET MRS Document Type: PASSENGER TICKET Date of Departure: 06/21		\$7.50
06/12/11	EXPEDIA*137404618293800-397-3342 WA 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$953.61 ◆
06/14/11	EXPEDIA*137432736521800-397-3342 WA 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$501.00 ◆
06/17/11	EXPEDIA*137484953521800-397-3342 WA 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$283.42 ◆
06/17/11	MENS WEARHOUSE 2311 LA MESA CA MEN'S CLOTHING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$142.36 ◆
06/17/11	VOLTA LIVE 8009186582 VA 402-935-7733 Description CONSULTING SER SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$120.00 ◆
06/20/11	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA WASHINGTON DC UA FB SAN DIEGO CA UA YB Ticket Number: 01621271417484 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET Date of Departure: 06/22		\$5.00
06/23/11	JOHNNY'S HALF SHELL WASHINGTON DC 2027376400 FOOD/BEVERAGE \$149.49 TIP \$30.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$179.49 ◆
06/24/11	THE LIAISON CAPITOL WASHINGTON DC Arrival Date Departure Date 06/21/11 06/23/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$162.02 ◆

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Foreign Spend	Amount
06/27/11	THE LIAISON CAPITOL WASHINGTON DC			\$74.10
	Arrival Date	Departure Date		
	06/23/11	06/24/11		
	00000000			
	LODGING			
06/27/11	THE LIAISON CAPITOL WASHINGTON DC			\$219.94 ◆
	Arrival Date	Departure Date		
	06/23/11	06/24/11		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/29/11	SHARQ VILLAGE & SPA DOHA		66.00	\$18.13
	LODGING		Qatari Riyals	
	HOTEL			
06/29/11	SHARQ VILLAGE & SPA DOHA		384.00	\$105.48 ◆
	LODGING		Qatari Riyals	
	HOTEL			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/29/11	OLD HICKORY GOLF CLUB WOODBRIDGE VA			\$208.60 ◆
	9999999999			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/29/11	OLD HICKORY GOLF CLUB WOODBRIDGE VA			\$44.96
	9999999999			
	FOOD/BEVERAGE	\$34.96		
	TIP	\$10.00		
06/30/11	COTTONWOOD AT RANCHO EL CAJON CA			\$5.00
	6194429891			
	Description	Price		
	FOOD AND BEVERAGE	\$5.00		
07/01/11	EXPEDIA*137693039527800-397-3342 WA			\$371.40 ◆
	425-564-7290			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/03/11	COTTONWOOD AT RANCHO EL CAJON CA			\$90.00
	6194429891			
	Description	Price		
	FOOD AND BEVERAGE	\$90.00		
07/03/11	HYATT HOTELS SAN DIEGO SAN DIEGO CA			\$148.90 ◆
	619-232-1234			
	FOOD	\$133.86		
	TIP	\$15.04		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/04/11	GRAND PARKING LLC GRAN SAN DIEGO CA			\$10.00
	858-314-2075			
07/06/11	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			
07/06/11	DULLES NEWS AND GIFT DULLES VA			\$11.35
	7035721610			
	Description	Price		
	NEWSSTANDS	\$11.35		

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Foreign Spend	Amount
07/08/11	HYATT REGENCY WASHINWASHINGTON	DC		\$192.96 ◆
	Arrival Date	Departure Date		
	07/06/11	07/07/11		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/08/11	HYATT REGENCY WASHINWASHINGTON	DC		\$48.00
	Arrival Date	Departure Date		
	07/06/11	07/07/11		
	00000000			
	LODGING			

Fees

◆ - denotes Pay Over Time activity

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See Foreign Currency Charges on page 2.

			Amount
06/29/11	DUNCAN D HUNTER	FOREIGN TRANSACTION FEE**	\$0.48
		SHARQ VILLAGE & SPA	
		\$18.13	
06/29/11	DUNCAN D HUNTER	FOREIGN TRANSACTION FEE**	\$2.84 ◆
		SHARQ VILLAGE & SPA	
		\$105.48	
Total Fees for this Period			\$3.32

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	\$178.32
Total Interest in 2011	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Continued on reverse

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.

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

For Extended Payment Option, the APR is 15.24% (v).

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

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Notice of Changes to Your Membership Rewards Program[®] Account

Effective October 1, 2011, Continental Airlines will no longer be a point transfer airline partner in the Membership Rewards program. Any Membership Rewards point transfer redemptions for Continental OnePass[®] miles must be made by September 30, 2011. These redemptions will be considered final, non-refundable, and subject to the Continental OnePass[®] program terms and conditions.

It's always, you can redeem points for flights on Continental Airlines before or after September 30, 2011

using Membership Rewards Pay with Points. 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 flyer and guest programs, including Star Alliance airlines such as Air Canada, ANA, and Singapore Airlines or redeem Membership Rewards points for airline and hotel travel certificates.

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

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **215,088**

 membershiprewards.com

Points Earned this Period **18,216**

1-800-AXP-EARN (297-3276)
International Collect: 305-816-2799

Account Summary May 1, 2011 - May 31, 2011

Opening Points Balance	196,872
Points Earned this Period	+18,216
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	215,088

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

Earn 3X Points When You Shop Online
 Earn points fast by going through bonuspointsmail.com every time you shop online at over 275 retailers.

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.

Points Transaction Detail

May 1, 2011 - May 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	82	15,000 Premier Rewards Gold Bonus 36%	15,082
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	0	0	0
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	1,918	1,316 PREMIER REWARDS AIRLINE 3X PR3	3,134
Total	1,900	16,316	18,216

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-AXP-EARN (297-3276). 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.

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

(MR Message 6617)

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.

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 Points When You Rent from National Car Rental



To automatically earn 2X 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, as well as annual Program fees, apply. For more information, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). 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 charges.

Visit membershiprewards.com/national To earn points, you must request to earn Membership Rewards as your loyalty bonus at the time of rental or reservation no other bonus point/miles can be awarded on same rental. (MR Bonus ID 5601)

Transfer Membership Rewards® Points to Aeroplan® Miles Today!



Transfer Membership Rewards points to Aeroplan Miles for travel on Air Canada and its Star Alliance® partners, including Air Canada, Air China, Air New Zealand, ANA, Asiana Airlines, Austrian, bmi, Continental, EgyptAir, LOT Polish Airlines, Lufthansa, Scandinavian Airlines, Shanghai Airlines, Singapore Airlines, South African Airways, Spanair, SWISS, TAP Portugal, THAI, Turkish Airlines, United Airlines and US Airways.

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To preview this reward and to redeem points, visit membershiprewards.com/aeroplan or call 1-800-AXP-EARN (297-3276).

(MR Message 6624)

Give the Gift That Speaks Volumes



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Terms and conditions for the Membership Rewards Express® 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. Barnes & Noble is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use. Barnes & Noble is not liable for any alleged or actual claims related to this offer.

To start redeeming today, log on to membershiprewards.com/bn or call 1-800-AXP-EARN (297-3276).

(MR Message 6637)

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.

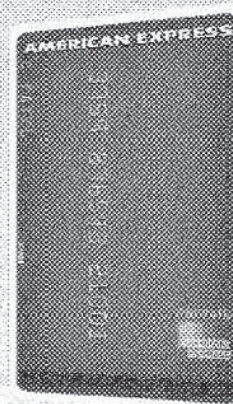
BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

INTRODUCING THE AMERICAN EXPRESS® Prepaid Card.

A new way to pay.

A safe, convenient way to manage everyday spending.
Load. Spend. Repeat.
All of the control and none of the fees.



Get your Card for free for yourself or someone else at americanexpress.com/prepaid

Now Accepting American Express® Cards!



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