

# **EXHIBIT 20**



JOHN J DUNCAN  
Closing Date 08/23/11

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$2,618.67</b>
<b>Please Pay By</b>	<b>09/07/11</b>

<b>Membership Rewards® Points</b>	
As of 08/23/11	
	<b>24,232</b>
For details, please see your Membership Rewards page.	

- See page 2 for important information about your account.
- See Page 6 for important information regarding benefits underwritten by AMEX Assurance Company and Tokio Marine.

**IT'S NOT JUST FOR  
PLANES AND TRAINS.**

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

EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT [AMEXNETWORK.COM/WELCOME](http://AMEXNETWORK.COM/WELCOME)

**Account Summary**

<b>Pay In Full Portion</b>	
Previous Balance	\$3,809.68
Payments/Credits	-\$3,809.68
New Charges	+\$2,618.67
Fees	+\$0.00
<b>New Balance</b>	<b>= \$2,618.67</b>

<b>Pay Over Time Portion</b>	
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
Minimum Due	\$0.00

<b>Account Total</b>	
Previous Balance	\$3,809.68
Payments/Credits	-\$3,809.68
New Charges	+\$2,618.67
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$2,618.67</b>

Days in Billing Period: 32

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

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

See page 2 for additional information.

BG

↓ 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 [REDACTED]

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

JOHN J DUNCAN  
PO BOX 2646  
KNOXVILLE TN 37901-2646

Please Pay By  
**09/07/11**

Amount Due  
**\$2,618.67**

AMERICAN EXPRESS®  
P.O. BOX 050448  
DALLAS TX 75265-0448

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



Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept a 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.


Charging 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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-528-4800	<b>Hearing impaired</b>
	<b>International Collect</b>	1-336-393-1111	TTY: 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-528-4800	FAX: 1-800-695-9090
	<b>Lost or Stolen Card</b>	1-800-992-3404	In NY: 1-800-522-1897
	<b>Express Cash</b>	1-800-CASH-NOW	

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

**Change of Address**  
correct on front, do not use.

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

Street Address	[Grid for Street Address]
City, State	[Grid for City, State]
Zip Code	[Grid for Zip Code]
Area Code and Home Phone	[Grid for Area Code and Home Phone]
Area Code and Work Phone	[Grid for Area Code and Work Phone]
E-mail	[Grid for E-mail]

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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

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





JOHN J DUNCAN  
Closing Date 08/23/11

Account Ending [REDACTED]

### Payments and Credits

#### Summary

	Pay In Full	Pay Over Time ↕	Total
Payments	-\$3,809.68	\$0.00	-\$3,809.68
Credits	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,809.68</b>	<b>\$0.00</b>	<b>-\$3,809.68</b>

#### Detail \*Indicates posting date

Payments	Amount
08/16/11* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$3,809.68

### New Charges

#### Summary

	Pay In Full	Pay Over Time ↕	Total
JOHN J DUNCAN [REDACTED]	\$2,379.00	\$0.00	\$2,379.00
JOHN J DUNCAN JR [REDACTED]	\$239.67	\$0.00	\$239.67
<b>Total New Charges</b>	<b>\$2,618.67</b>	<b>\$0.00</b>	<b>\$2,618.67</b>

#### Detail

JOHN J DUNCAN  
Card Ending [REDACTED]

	Amount
07/22/11 LITTONS MARKET RESKNOXVILLE TN RESTAURANT FOOD/BEVERAGE \$28.23 TIP \$7.00	\$35.23
07/22/11 LITTONS MARKET RESKNOXVILLE TN RESTAURANT FOOD/BEVERAGE \$87.29 TIP \$15.00	\$102.29
07/29/11 FREEDOMPAY WAYNE PA 888-495-0222 Description BUSINESS SERVI	\$159.45
08/01/11 JCPENNEY CATLG 9812 800-221-0827 OH CATALOG MERCHANDISE Description CATALOG SALES	\$103.14
08/03/11 KANPAI TOKYO KNOXVILLE TN 9999999999	\$173.91
08/03/11 KANPAI TOKYO KNOXVILLE TN 9999999999	\$153.56
08/04/11 PIMENTOS CAFE and MAKNOXVILLE TN FAST FOOD RESTAURANT	\$50.15
08/05/11 CALHOUN'S 107 KNOXVILLE TN RESTAURANT FOOD/BEVERAGE \$111.33 TIP \$15.00	\$126.33

Continued on reverse



**Detail Continued**

				Amount
/08/11	LITTONS MARKET RESKNOXVILLE	TN		\$59.00
	RESTAURANT			
	FOOD/BEVERAGE		\$51.11	
	TIP		\$7.89	
/08/11	LITTONS MARKET RESKNOXVILLE	TN		\$148.00
	RESTAURANT			
	FOOD/BEVERAGE		\$131.37	
	TIP		\$16.63	
/08/11	LITTONS MARKET RESKNOXVILLE	TN		\$72.00
	RESTAURANT			
	FOOD/BEVERAGE		\$62.38	
	TIP		\$9.62	
/09/11	TSP*1728887766 800-219-4606	NV		\$218.25
	8002194606			
/10/11	CRACKER BARREL #75 FKNOXVILLE	TN		\$33.00
	8003339566			
	Description			
	RESTAURANT CHARGES			
/12/11	RED ROBIN 711 TURKEYFARRAGUT	TN		\$165.00
	303-846-6000			
/12/11	GREEK'S BEARING GIFT 423-745-2642			\$219.09
	423-745-2642			
/13/11	PEI WEI #0204 Q02 30KNOXVILLE	TN		\$9.01
	4808883336			
	Description	Price		
	FAST FOOD RESTAURAN	\$9.01		
/13/11	GLASS BAZAAR, INC. 5KNOXVILLE	TN		\$257.84
	8655849072			
	Description	Price		
	GLASSWARE/CRYSTAL	\$257.84		
/14/11	BACK PORCH-DESTIN 65DESTIN	FL		\$64.00
	8508372022			
	TIP		\$7.57	
/16/11	BLOOM.WEDCHNL.COM 12MASON	OH		\$154.75
	BLOOMINGDALE'S			
	Quantity	Description	Price	
	3	FINE CHINA	\$135.00	
/20/11	MITCHELL'S FISH MA 55ANDESTIN	FL		\$75.00
	8506502484			
	TIP		\$8.50	

**JOHN J DUNCAN JR**  
Card Ending [REDACTED]

				Amount
3/02/11	HOUSE GIFT SHOP 0000WASHINGTON	DC		\$41.16
	2022253520			
	Description			
	REFER TO RECEIPT			
3/16/11	HOPS GRILL AND BAR 5ALEXANDRIA	VA		\$26.19
	7038379107			
	TIP		\$4.00	

Continued on next page





JOHN J DUNCAN  
Closing Date 08/23/11

Account Ending [REDACTED]

**Detail Continued**

			Amount
08/16/11	THE MONOCLE ON CAPITWASHINGTON 800-742-5030 Description FOOD/BEVERAGE	DC	\$172.32

**Fees**

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

**Interest Charged**

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

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

	Amount
Total Fees in 2011	\$110.00
Total Interest in 2011	\$0.00

**Important Notice**

**Information on Pay Over Time Features**

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

- For Sign and Travel, 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

**American Express® Traditional Gold Card****Notice of Change to Your Policy**

We are making **important changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company. This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.

This is an important Notice of changes to your Policies. You should carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

**AMEX Assurance Company Address Change**

Effective immediately, the address for the administrative offices of AMEX Assurance Company is:

AMEX Assurance Company	AMEX Assurance Company
0022 N. 31 <sup>st</sup> Avenue	P.O. Box 53701
Phoenix, AZ 85027	Phoenix, AZ 85072-9872
	(800) 437-9209

**Applicable for American Express Baggage Insurance Plan, Employee Card Misuse Protection, Extended Warranty, Event Ticket Protection Plan, Purchase Protection, and Travel Accident Insurance.** Effective immediately, the address for the claims administrative offices of AMEX Assurance Company is: P.O. Box 981553 El Paso, TX 79998-9920

**Applicable for Residents of the State of New Hampshire for Travel Accident Insurance:**

**This is an accident only policy and it does not pay benefits for loss from sickness. Review your description of coverage carefully.** The following is hereby added to and made part of the Description of Coverage:

Description of Coverage is amended to reflect that Amex Assurance Company's Administrative Office is changed as noted above.

**Index of Important Provisions:**

Definitions - Page 1	Beneficiary - Page 3
Benefit Amounts - Page 2	Claims Provisions - Page 3
Description of Benefits - Page 2	Termination or Cancellation - Page 4
Exclusions - Page 3	

The definition of **Covered Person** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:

**"Covered Person** means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses (spouse includes person to whom the Insured Person is married or with whom the Insured Person has entered into a civil union under New Hampshire law) or Domestic Partners and dependent children, by blood or by law, under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy."

The definition of **Domestic Partner**, under section 2, items a and e are hereby removed in their entirety.

In the section relating to **Exclusions**, Exclusion #3 is deleted in its entirety and replaced with the following:

"3. Illness, treatment or medical condition arising out of participation in a felony by or on behalf of the Covered Person and/or his/her beneficiaries;"

The definition of **Entire Fare** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:

**"Fare** means the cost of the full fare for a Covered Trip on a Common Carrier Conveyance that is charged to the Basic or Additional Cardmember's American Express Card and payable in full in U.S. dollars or combined with American Express Membership Rewards® Points or with Frequent Flyer Miles."

All references to "Entire Fare" throughout the document are hereby changed to "Fare".

A new section is added after the section relating to **Notice of Claims**:

**Claim Forms**

When We receive notice of claim, We will furnish the claimant with forms for filing proof of loss. If the claimant does not get the forms within 15 days, proof of loss can be filed without them. The claimant must send Us a letter which describes the Occurrence, the character and the extent of the loss for which the claim is made."

In the **Proof of Loss** section, the following paragraph is added:

"We must receive written proof of loss within 90 days after the date of the loss or as soon as is reasonably possible. Failure to furnish such proof within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof and that such proof was furnished as soon as was reasonably possible.

We will pay benefits immediately, within 60 days, upon receipt of Proof of Loss."

In the **Payment of Claims** section, the last sentence is deleted and replaced with the following:

"If a benefit not exceeding \$1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment."

3WT81

BP/AACWTAI/0811





JOHN J DUNCAN  
Closing Date 08/23/11

Account Ending [REDACTED]

A new section is added after the section relating to **Fraud**

**"Incontestability**

No statement made by a Covered Person can be used in a contest after the Covered Person's insurance has been in force two years during his/her lifetime. No statement the Covered Person makes can be used in a contest unless it is in writing and signed by the Covered Person. This provision shall not preclude the assertion at any time of defenses related to submission of a false or fraudulent claim based upon provisions in the Policy that exclude or restrict coverage."

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.  
TAI-RDR1-NH-08/10

**Applicable for the Residents of the State of Indiana:**  
Questions regarding your policy should be directed to:  
AMEX Assurance Company  
800-437-9209

If you (a) need assistance of the governmental agency that regulates insurance or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance  
Consumer Services Division  
311 West Washington Street, Suite 300  
Indianapolis, IN 46204-2787  
Consumer Hotline: 1-800-622-4461. In the Indianapolis Area 1-317-232-2395

Complaints can be filed electronically at [www.in.gov/doi](http://www.in.gov/doi)  
IN Notice 5/10

**Tokio Marine Pacific Insurance Limited**

For residents of Guam, Commonwealth of the Northern Marianas, the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau, the insurance products that come as a benefit of your Cardmembership are underwritten by Tokio Marine Pacific Insurance Limited.

17-2646\_0354







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

MEMBERSHIP  
rewards®

p. 9/12

Prepared for JOHN J DUNCAN

Account Number [REDACTED]

**Questions About Your Account?**

**Total Points Balance** 24,232

**Points Earned this Period** 3,810

[membershiprewards.com](http://membershiprewards.com)

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

**Account Summary** July 1, 2011 - July 31, 2011

Opening Points Balance	20,422
Points Earned this Period	+3,810
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>24,232</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.

**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** July 1, 2011 - July 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXX [REDACTED]	3,541	0	3,541
Add'l Traditional Gold XXXX-XXXX [REDACTED]	269	0	269
<b>Total</b>	<b>3,810</b>	<b>0</b>	<b>3,810</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-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](http://membershiprewards.com/merchandise-specials) or call 1-800-AXP-EARN (297-3276) and redeem points for hot rewards.

(MR Message 6762)

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.

**Abercrombie & Kent**  
EXTREME ADVENTURES

**Earn Up to 25,000 Membership Rewards® Points on an Abercrombie & Kent Extreme Adventure**

With more than 20 adventures, Extreme Adventures takes you to regions around the globe, from pole to pole, Mongolia to Alaska. Book an Extreme Adventure Expedition and earn 20,000 points. Also earn 5,000 points on an Extreme Adventure Extension in conjunction with another trip or on its own.

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

(MR Message 6763)

Valid through 12/31/11. Promotion codes must be used at time of booking: Expeditions: EAMRE10C and Extensions: EAMRX10C. 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 on the Program, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: 9671, 4824

**Now 1,000 Membership Rewards® Points = 1,500 Hilton HHonors® Points**

With a hotel for most every style, budget, and occasion, Hilton HHonors® lets you transform points into memories you can't help but share at more than 3,700 destinations worldwide. Begin redeeming your Membership Rewards points for one-night stays at a category three hotel starting at 17,000 points.

For more information, visit [membershiprewards.com/hilton](http://membershiprewards.com/hilton) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 6767)

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.

**Redeem Membership Rewards® Points for Dell™ Certificates!**

YOURS IS HERE. Dell allows you to create your own customized systems and save hundreds of dollars at the same time. Just redeem Membership Rewards® points for a Dell Certificate and use it when purchasing a new Dell Inspiron® notebook or desktop.

To start redeeming today, log on to [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 6782)

Terms and conditions for the Membership Rewards Express® 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.

**Redeem Membership Rewards® Points This Fall for Shopping at Crate and Barrel!**

At Crate and Barrel, you'll discover modern new classics in quality furniture and home accessories—plus, an exceptional collection of unique things to give and share. For the store nearest you, call **1-800-967-6696** or visit us at [www.crateandbarrel.com](http://www.crateandbarrel.com)

To start redeeming today, log on to [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 6783)

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.



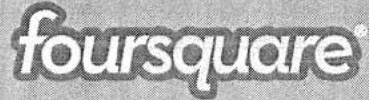
Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.





JOHN J DUNCAN  
Closing Date 08/23/11

Account Ending [REDACTED]

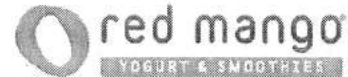


# SYNC, UNLOCK, SAVE

Announcing a new exclusive benefit for Cardmembers. Connect your foursquare account to an eligible American Express® Card to find couponless, hassle-free, savings within the foursquare app.

SAVE  
**\$10**

**\$20**  
BACK



DOWNLOAD FOURSQUARE AT [FOURSQUARE.COM](http://FOURSQUARE.COM)  
SYNC YOUR CARD AT [AMERICANEXPRESS.COM/FOURSQUARE](http://AMERICANEXPRESS.COM/FOURSQUARE)

For Program Terms and Conditions please visit [americanexpress.com/foursquareterms](http://americanexpress.com/foursquareterms)



Download a QR reader for your Smartphone and scan this code or visit [americanexpress.com/foursquare](http://americanexpress.com/foursquare)

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.



Now, American Express turns your likes into the  
**THINGS YOU LOVE**

You and your friends "like" and share many things on **Facebook**. Now, American Express presents deals and experiences for you based on those "likes" and interests. And, once you link your Card and add deals to your linked Card, all you have to do is use your linked American Express® Card. No coupons. No hassles. Just a credit on your statement, and savings in your pocket.

Visit [aexp.co/FBdeals](http://aexp.co/FBdeals) to get started!

### Now Accepting American Express® Cards!



**Voyage By Pascale** - Your Caribbean and Mexico specialist for the discerning traveler. For information or reservations, call 1-866-312-1440 or visit [www.voyagebypascale.com](http://www.voyagebypascale.com)

**Hunts Oyster Bar** - Since 1941, specializing in raw Apalachicola oysters, steamed anyway you like them, as well as great seafood and steaks for dinner. [www.huntsoysterbar.com](http://www.huntsoysterbar.com)

**Destin Getaways** - The ultimate in vacation rentals along the Emerald Coast of Florida. Whether you're looking for a house or condominium, we have it. [www.destingetaways.com](http://www.destingetaways.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 115901)

## Save On Your Next Vehicle

Cardmembers save thousands with the American Express Auto Purchasing Program!

- Low, upfront prices in writing—before you arrive at the dealer
- Option to use your American Express® Card to help pay for your car
- A hand-selected network of dealers committed to friendly, attentive service



Why haggle over price? Visit [www.amexnetwork.com/auto](http://www.amexnetwork.com/auto) for great savings on the car you want.

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.



# **EXHIBIT 21**





**American Express® Traditional Gold Card**

JOHN J DUNCAN  
Closing Date 02/20/13

*BE*

Account Ending XXXXXXXXXX

**New Balance** **\$1,757.44**

**Please Pay By** **03/07/13**

**Membership Rewards® Points**

Available and Pending as of 01/31/13

**67,604**

For up to date point balance and full program details, visit [membershipewards.com](http://membershipewards.com)

**Account Summary**

<b>Pay In Full Portion</b>	
Previous Balance	\$8,370.26
Payments/Credits	-\$9,183.66
New Charges	+\$2,570.84
Fees	+\$0.00
<b>New Balance</b>	<b>= \$1,757.44</b>

<b>Pay Over Time Portion</b>	
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
<b>Minimum Due</b>	<b>\$0.00</b>

<b>Account Total</b>	
<b>Previous Balance</b>	<b>\$8,370.26</b>
Payments/Credits	-\$9,183.66
New Charges	+\$2,570.84
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$1,757.44</b>

Days In Billing Period: 28

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://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](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending** XXXXXXXXXX

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

**JOHN J DUNCAN**  
**PO BOX 2646**  
**KNOXVILLE TN 37901-2646**

Please Pay By  
**03/07/13**

Amount Due  
**\$1,757.44**

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

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

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**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 begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Sign & Travel and Extended Payment Option) if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-528-4800	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-336-393-1111	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-528-4800	<b>FAX:</b> 1-800-695-9090
	<b>Lost or Stolen Card</b>	1-800-992-3404	<b>In NY:</b> 1-800-522-1897
	<b>Express Cash</b>	1-800-CASH-NOW	

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

**Change of Address**  
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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

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







JOHN J DUNCAN  
Closing Date 02/20/13

Account Ending [REDACTED]

Payments and Credits

Summary

	Pay In Full	Pay Over Time †	Total
<b>Payments</b>			
Payments	-\$8,370.26	\$0.00	-\$8,370.26
<b>Credits</b>			
JOHN J DUNCAN [REDACTED]	-\$813.40	\$0.00	-\$813.40
<b>Total Payments and Credits</b>	<b>-\$9,183.66</b>	<b>\$0.00</b>	<b>-\$9,183.66</b>

Detail \*Indicates posting date

Payments	Amount
01/25/13* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$6,729.67
02/18/13* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$1,640.59
<b>Credits</b>	<b>Amount</b>
01/23/13 JOHN J DUNCAN AA REFUND 0910121 DALLAS TX AMERICAN AIRLINES	-\$813.40
From: N/A To: N/A Carrier: YY Class: 00	
N/A N/A YY 00	
N/A N/A YY 00	
N/A N/A YY 00	
Ticket Number: [REDACTED]	
Passenger Name: AA DUNCANJR/JOHN J	
Document Type: SUPPORTED REFUND	

New Charges

Summary

	Pay In Full	Pay Over Time †	Total
JOHN J DUNCAN [REDACTED]	\$2,416.90	\$0.00	\$2,416.90
JOHN J DUNCAN JR [REDACTED]	\$153.94	\$0.00	\$153.94
<b>Total New Charges</b>	<b>\$2,570.84</b>	<b>\$0.00</b>	<b>\$2,570.84</b>

Detail

JOHN J DUNCAN  
Card Ending [REDACTED]

	Amount
01/23/13 AA AIR TICKET SALE OWASHINGTON NATL DC AMERICAN AIRLINES	\$813.40
From: KNOXVILLE To: DALLAS/FORT WORTH Carrier: AA Class: N	
LOS ANGELES INTERN Carrier: AA Class: N	
MONTEREY PENINSULA Carrier: AA Class: G	
LOS ANGELES INTERN Carrier: AA Class: G	
Ticket Number: [REDACTED] Date of Departure: 02/20	
Passenger Name: DUNCANJR/JOHN J	
Document Type: PASSENGER TICKET	

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**Detail Continued**

					Amount
01/23/13	EXPEDIA INC	ATLANTA	GA		\$813.40
	AMERICAN AIRLINES INC				
	From:	To:	Carrier:	Class:	
	KNOXVILLE	DALLAS/FORT WORTH	AA	N	
		LOS ANGELES INTERN	AA	N	
		MONTEREY PENINSULA	AA	G	
		LOS ANGELES INTERN	AA	G	
	Ticket Number: [REDACTED]		Date of Departure: 02/20		
	Passenger Name: DUNCANJR/JOHN J				
	Document Type: PASSENGER TICKET				
02/04/13	FREEDOMPAY	RADNOR	PA		\$67.95
	888-495-0222				
	Description				
	BUSINESS SERVICES				
02/08/13	THE CHOP HOUSE	54292KNOXVILLE	TN		\$130.70
	8656871330				
	TIP			\$15.00	
02/10/13	OCEANAIRE #89	000000WASHINGTON	DC		\$385.00
	2023472277				
	Description				
	RESTAURANT CHARGES				
02/11/13	HUDSON NEWS	STERLING	VA		\$4.19
	BOOK STORE				
02/12/13	PULEOS GRILLE NORTH	KNOXVILLE	TN		\$37.45
	8656911960				
02/14/13	FREEDOMPAY	RADNOR	PA		\$30.00
	888-495-0222				
	Description				
	BUSINESS SERVICES				
02/17/13	MCALISTERS DELI	0089KNOXVILLE	TN		\$2.16
	865-769-5001				
	Description				
	FOOD/BEVERAGE				
02/17/13	MCALISTERS DELI	0089KNOXVILLE	TN		\$19.65
	865-769-5001				
	Description				
	FOOD/BEVERAGE				
02/18/13	CHESAPEAKE'S 103	KNOXVILLE	TN		\$113.00
	RESTAURANT				
	FOOD/BEVERAGE			\$98.25	
	TIP			\$14.75	



**JOHN J DUNCAN JR**

Card Ending [REDACTED]

					Amount
01/24/13	CROWNE PLAZA	KNOXVILLE	TN		\$25.96
	8655222600				
	FOOD/BEVERAGE			\$25.96	
02/05/13	BISTRO AT THE BIJOU	KNOXVILLE	TN		\$18.91
	8655440537				
	FOOD/BEVERAGE			\$14.91	
	TIP			\$4.00	

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JOHN J DUNCAN  
Closing Date 02/20/13

Account Ending [REDACTED]

**Detail Continued**

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				Amount
02/07/13	LITTONS MARKET RESTAURANT	RESKNOXVILLE TN		\$42.88
	FOOD/BEVERAGE		\$37.88	
	TIP		\$5.00	
02/08/13	CRACKER BARREL #586 KODAK	TN		\$66.19
	8003339566			
	Description			
	RESTAURANT CHARGES			

**Fees**

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

**Interest Charged**

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

**2013 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2013	\$85.00
Total Interest in 2013	\$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 Select & Pay Later, the APR is 18.24% (v).

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

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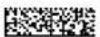
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**Membership Rewards®  
Monthly Statement and Program News**

Prepared for JOHN J DUNCAN

Account Number [REDACTED]

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

**Total Points Balance** 67,604

**Points Earned this Period** -5,174

**Account Summary** January 1, 2013 - January 31, 2013

Opening Points Balance	72,778
Points Earned this Period	-5,174
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>67,604</b>

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

**Points Transaction Detail** January 1, 2013 - January 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Traditional Gold XXXX-XXXX [REDACTED]	1,555	0	-6,182 01/2013	-4,627
Add'l Traditional Gold XXXX-XXXX [REDACTED]	0	0	-547 01/2013	-547
<b>Total</b>	<b>1,555</b>	<b>0</b>	<b>-6,729</b>	<b>-5,174</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-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

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# **EXHIBIT 22**



American Express® Traditional Gold Card

JOHN J DUNCAN  
Closing Date 02/20/14

Account Ending [REDACTED]

**New Balance** **\$4,302.26**

Includes the past due amount of \$1,737.08

**Please Pay By†** **03/07/14**

†Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**

Available and Pending as of 01/31/14

**103,158**

For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)

**Account Summary**

Previous Balance	\$1,737.08
Payments/Credits	-\$0.00
New Charges	+\$2,565.18
Fees	+\$0.00

**New Balance** **\$4,302.26**

Days in Billing Period: 28

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

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

See page 2 for additional information.

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See page 2 for important information about your account.

Your account is past due.

MEMBERSHIP **rewards®**

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

OK  
PER JJD

**DUNCAN FOR CONGRESS**  
P O BOX 2646  
KNOXVILLE, TN 37901-3580

87-B15/6-42

DATE 3/7/14

PAY TO THE ORDER OF American Express \$ 4,302.26  
Four Thousand Two & 26/100 DOLLARS



BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

FOR

2/20/14 Statement

Amount Due  
**\$4,302.26**

0001 (0001) 07493 R03NTE06

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







JOHN J DUNCAN  
Closing Date 02/20/14

Account Ending [REDACTED]

**New Charges**

**Summary**

	Total
JOHN J DUNCAN [REDACTED]	\$1,072.55
JOHN J DUNCAN JR [REDACTED]	\$1,492.63
<b>Total New Charges</b>	<b>\$2,565.18</b>


**Detail**

JOHN J DUNCAN  
Card Ending [REDACTED]

	Amount
01/23/14 CALHOUN'S 105 KNOXVILLE TN RESTAURANT FOOD/BEVERAGE \$42.61 TIP \$7.39	\$50.00
01/23/14 AUBREYS KNOXVILLE TN 8655881111	\$102.33
01/24/14 PEI WEI #0204 QKNOXVILLE TN 480-888-3336 Description FAST FOOD RESTAURAN	\$23.45
01/30/14 WASABI 0041 KNOXVILLE TN 865-678-0201 Description FOOD/BEVERAGE	\$84.00
01/31/14 LITTONS MARKET AND RKNOXVILLE TN RESTAURANT	\$316.95
02/03/14 BABIES 'R' US KNOXVILLE TN CHILDREN'S CLOTHING	\$100.00
02/04/14 FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$37.90
02/07/14 PUELO'S GRILLE 00000KNOXVILLE TN 8654051767 Description RESTAURANT CHARGES	\$163.00
02/07/14 BARNES & NOBLE 2838 KNOXVILLE TN BOOK STORE	\$57.36
02/10/14 HOPS GRILL AND BAR 5ALEXANDRIA VA 7038379107 TIP \$2.00	\$18.04
02/11/14 FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$31.70
02/12/14 PANERA BREAD #705 00BAILEYS CROS VA 7039981300	\$24.10
02/14/14 LITTONS MARKET AND RKNOXVILLE TN RESTAURANT	\$63.72

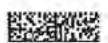
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**Detail Continued**

				Amount
 <b>JOHN J DUNCAN JR</b> Card Ending [REDACTED]				
				<b>Amount</b>
01/24/14	AUBREYS 8655881111	KNOXVILLE TN		\$34.96
01/29/14	AUBREYS 8655881111	KNOXVILLE TN		\$28.49
02/01/14	AUBREYS 8655881111	KNOXVILLE TN		\$56.43
02/02/14	COPPER CELLAR 102 RESTAURANT FOOD/BEVERAGE	KNOXVILLE TN	\$51.44	\$51.44
02/07/14	SHUCK RAW BAR 8654051767 Description GENERAL MERCHANDISE	000000KNOXVILLE TN		\$62.70
02/12/14	EXPEDIA INC DELTA AIR LINES INC. From: KNOXVILLE	BELLEVUE WA To: ATLANTA HARTSFIELD WASHINGTON NATIONA ATLANTA HARTSFIELD KNOXVILLE	Carrier: DL DL DL DL Class: X X X X Date of Departure: 03/05	\$374.00
02/12/14	EXPEDIA INC DELTA AIR LINES INC. From: KNOXVILLE	BELLEVUE WA To: ATLANTA HARTSFIELD WASHINGTON NATIONA ATLANTA HARTSFIELD KNOXVILLE	Carrier: DL DL DL DL Class: X X X X Date of Departure: 03/05	\$374.00
02/18/14	AT&T*BILL PAYMENT 800-331-0500 Description TELEPHONE SERVICE/E	95DALLAS TX		\$510.61

**Fees**

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



Continued on next page



JOHN J DUNCAN  
Closing Date 02/20/14

Account Ending [REDACTED]

**2014 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2014	\$85.00
Total Interest in 2014	\$0.00

**Interest Charge Calculation**

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Select & Pay Later	09/23/2011		18.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

**Current APR**

The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:  
(v) indicates variable rate

For Select & Pay Later, the APR is 18.24% (v).

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# Membership Rewards® Monthly Statement and Program News

Prepared for JOHN J DUNCAN

Account Number [REDACTED]

### Questions About Your Account?

**Total Points Balance** 103,158

**Points Earned this Period** 1,652

[membershiprewards.com](http://membershiprewards.com)

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

### Account Summary January 1, 2014 - January 31, 2014

Opening Points Balance	101,506
Points Earned this Period	+1,652
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>103,158</b>

### Did You Know?

**Use Points For Your Charges**  
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges)

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

### Points Transaction Detail January 1, 2014 - January 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXX [REDACTED]	684	0	684
Add'l Traditional Gold XXXX-XXXX [REDACTED]	968	0	968
<b>Total</b>	<b>1,652</b>	<b>0</b>	<b>1,652</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-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52

01/31/14 09:12:00 AM

0000

17-2646\_0376





# **EXHIBIT 23**



DUNCAN FOR CONGRESS  
P O BOX 2646  
KNOXVILLE, TN 37901-3560

87-816/642

DATE 4/27/15

PAY TO THE ORDER OF

American Express

\$ 3,332.42

Three Thousand Three Hundred Thirty-two & 42/100 DOLLARS



BRANCH BANKING AND TRUST COMPANY  
1-800-BANK BBT BBT.com

FOR

3/25/15 statement



See Page 9 for Important Information about Your Reward Program and Account Benefits.

**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.

010740 1/6

JASON -  
Jimmy APPROVED  
THESE CHARGES.  
Ben

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**

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

AB 02 010740 81001 B 65 A

JOHN J DUNCAN  
PO BOX 2646  
KNOXVILLE TN 37901-2646

Please Pay By **04/07/15**

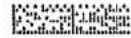
Amount Due **\$3,332.42**

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

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







JOHN J DUNCAN  
Closing Date 03/23/15

Account Ending [REDACTED]

### Payments and Credits

#### Summary

	Total
Payments	-\$2,193.04
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$2,193.04</b>

#### Detail \*Indicates posting date

Payments	Amount
03/13/15* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$2,193.04

### New Charges

#### Summary

	Total
JOHN J DUNCAN [REDACTED]	\$1,911.14
JOHN J DUNCAN JR [REDACTED]	\$1,421.28
<b>Total New Charges</b>	<b>\$3,332.42</b>

#### Detail


JOHN J DUNCAN  
Card Ending [REDACTED]

	Amount
02/20/15 MAGNOLIA GRILL OF FWFORT WALTON BEACH FL 8503020266 TIP \$6.24	\$55.00
02/25/15 OCEANAIRE OCEANAIRE WASHINGTON DC 1201 F STREET NW WASHING FOOD/BEVERAGE \$186.18 TIP \$23.82	\$210.00
02/26/15 FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$53.25
02/28/15 MISAKI JAPANESE STEAKNOXVILLE TN 8656913690 TIP \$5.00	\$235.80
03/03/15 FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$41.00
03/04/15 FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$92.00
03/05/15 TLF BROYLES FLORIST JONESBOROUGH TN 423-753-4211	\$109.50

*CAROLYN HOWARD*

**Detail Continued**

				Amount
08/15	CRACKER BARREL #423 MORRISTOWN 8003339566 Description RESTAURANT CHARGES	TN		\$20.59
10/15	GONDOLIER 0023 HARROGATE 423-869-8036 Description FOOD/BEVERAGE	TN		\$118.03
12/15	BEDBATH&BEYOND#1035 KNOXVILLE 865-966-9235	TN		\$192.25
<i>WEDDING GIFT - JOE MATLOCK</i>				
03/13/15	CRACKER BARREL #16 KNOXVILLE 8003339566 Description RESTAURANT CHARGES	TN		\$36.00
03/14/15	RUBY TUESDAY #4657 KNOXVILLE 8003250755 Description RESTAURANT CHARGES	TN		\$45.00
03/16/15	CHILI'S 2 BAILEYS CROSSROADS John Terrler TIP	VA	\$7.49	\$64.00
03/17/15	FREEDOMPAY NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVICES	PA		\$140.00
03/18/15	THE CAPITAL GRILLE B WASHINGTON 2027376200 FOOD/BEVERAGE TIP	DC	\$198.55 \$22.45	\$221.00
03/18/15	FREEDOMPAY NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVICES	PA		\$83.05
03/22/15	FRESH MKT-021 FAR 54 FARRAGUT 8656713377 Description GROCERY STORES, SUP	TN	Price \$194.67	\$194.67

 **JOHN J DUNCAN JR**  
Card Ending [REDACTED]

				Amount
12/23/15	MSFT *OFFICE 0000 OFFICE.COM 800-642-7676 Description COMPUTER DATA PROCE	WA		\$10.91
12/23/15	PANERA BREAD #3830 KNOXVILLE 8657694292	TN		\$17.23
12/24/15	SOCCER TACO 10300100 KNOXVILLE 865-310-2258	TN		\$30.09
02/25/15	CROWNE PLAZA NATIONA ARLINGTON Arrival Date 02/25/15 00000000 LODGING	VA	Departure Date 02/25/15	\$420.35





JOHN J DUNCAN  
Closing Date 03/23/15

Account Ending [REDACTED]

Detail Continued

			Amount
02/26/15	GAYLORD NAT'L GAR PANAT'L HARBOR 601-965-2000	MD	\$16.00
02/26/15	TMG041 WASHINGTON, 5ARLINGTON 7034168337 TIP	VA	\$107.90 \$15.00
02/26/15	CADILLAC RANCH - DC OXON HILL 9522150660 Description RESTAURANT CHARGES	MD	\$52.97
02/27/15	JACKSON 20 RESTAURANALEXANDRIA 703-549-6080 Description EATING PLACES	VA	\$26.00
02/27/15	MS CRYSTAL CIT 1053 ARLINGTON 2010 CRYSTAL DRIVE ARLIN FOOD/BEVERAGE TIP	VA	\$124.44 \$106.94 \$17.50
02/27/15	GAYLORD NAT'L GAR PANAT'L HARBOR 601-965-2000	MD	\$16.00
02/28/15	CROWNE PLAZA NATIONAARLINGTON Arrival Date                      Departure Date 02/28/15                              02/28/15 00000000 LODGING	VA	\$143.00
03/03/15	AUBREYS RESTAURANT KNOXVILLE 8656910504	TN	\$30.00
03/04/15	CASA DON GALLO 65000KNOXVILLE 8656921310 TIP	TN	\$68.99 \$10.00
03/04/15	OFFICE DEPOT 000037 KNOXVILLE RETAIL 37919	TN	\$16.30
03/13/15	NEWK'S CEDAR BLUFF NKNOXVILLE 9261 KINGSTON PIKE KNOXV FOOD/BEVERAGE	TN	\$21.25 \$21.25
03/14/15	AUBREYS KNOXVILLE 8655881111	TN	\$77.88
03/18/15	AT&T*BILL PAYMENT 95DALLAS 800-331-0500 Description TELEPHONE SERVICE/E	TX	\$228.14
03/19/15	FEDEXOFFICE 001436291-888-889-7121 0000 379195 COMPUTER RENTAL BLACK_AND_WHITE_PRINTER		\$2.92
03/23/15	MSFT *OFFICE 0000 OFFICE.COM 800-642-7676 Description COMPUTER DATA PROCE	WA	\$10.91

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

<b>2015 Fees and Interest Totals Year-to-Date</b>	
	<b>Amount</b>
Total Fees in 2015	\$85.00
Total Interest in 2015	\$0.00

<b>Interest Charge Calculation</b>					
Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Select & Pay Later	09/23/2011		18.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>
<small>(v) Variable Rate</small>					

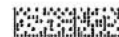
**Information on Pay Over Time Features**

**There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

**There is a limit to your Pay Over Time feature balance**

Your Pay Over Time limit is \$35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.



JOHN J DUNCAN  
Closing Date 03/23/15

Account Ending [REDACTED]

**Notice of Important Change to Your Account Terms**

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. 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 the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

**Important Change to Your Account Terms**

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

We are increasing the annual membership fee to \$95.00 beginning at your account renewal that occurs on or after June 23, 2015.

**How to avoid the change:** You have the right to reject this change. If you do reject the change, your account will be cancelled and you will not be able to use your account for new transactions. If you cancel, you will receive a prorated refund of your annual fee. **You must reject this change by calling us at 1-855-865-1451 or by calling us collect at 1-336-291-1361 no later than 5pm Eastern time on June 22, 2015.**

Revised Terms, as of June 23, 2015

<b>Annual Membership Fee</b>	<b>\$95.00</b>
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ID 10148

See the reverse side for the detail of changes to your Cardmember Agreement.

**Detail of Change to Your Cardmember Agreement**

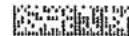
This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

**Annual Membership Fee**

Effective June 23, 2015, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$95.00
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2382



JOHN J DUNCAN  
Closing Date 03/23/15

Account Ending [REDACTED]

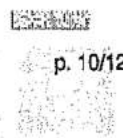
**Important Information about the Membership Rewards® program**

The value of Membership Rewards points varies depending upon how you choose to use them. You can get information regarding the value of points for various redemption options and learn about upcoming changes going into effect on June 28, 2015 by visiting [www.membershiprewards.com/pointsinfo](http://www.membershiprewards.com/pointsinfo) or calling the number on the back of your Card. Redemption options and point values can change at any time. Point values listed do not include discounts or other promotional offers which may be in effect from time to time.

**Important Information About a New Personalized Travel Service**

We're writing to tell you about a new Personalized Travel Service which gives you access to a team of Travel Professionals through the American Express Travel Representative Agency Network. Travel Professionals are ready to help with all your travel needs including booking worldwide destinations, reserving hotel rooms and transportation, and planning cruise and tour packages. Call 1-877-227-5819 to speak with a Travel Professional today.





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



Prepared for JOHN J DUNCAN

Account Number [REDACTED]

**Total Points Balance** 160,457

**Points Earned this Period** 2,191

**Account Summary** February 1, 2015 - February 28, 2015

Opening Points Balance	158,266
Points Earned this Period	+2,191
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>160,457</b>

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

**Questions About Your Account?**

[membershiprewards.com](http://membershiprewards.com)

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

**Did You Know?**

**Use Points For Your Charges**  
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at [membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges)

**Points Transaction Detail** February 1, 2015 - February 28, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXX [REDACTED]	1,047	0	1,047
Add'l Traditional Gold XXXX-XXXX [REDACTED]	1,144	0	1,144
<b>Total</b>	<b>2,191</b>	<b>0</b>	<b>2,191</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-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

