

EXHIBIT 86




JOHN J DUNCAN
Closing Date 09/22/13

Account Ending XXXXXXXXXX

New Balance	\$3,370.75
Please Pay By†	10/07/13



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

Membership Rewards® Points	
Available and Pending as of 08/31/13	
86,963	
For up to date point balance and full program details, visit membershipeards.com	




-  See page 2 for important information about your account.
-  See Page 7 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions
-  See Page 11 for Important Changes to Your Account Terms and Benefits

Account Summary	
Pay In Full Portion	
Previous Balance	\$2,745.16
Payments/Credits	-\$2,745.16
New Charges	+\$3,333.79
Fees	+\$36.96
New Balance	= \$3,370.75
<hr/>	
Pay Over Time Portion	
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00
<hr/>	
Account Total	
Previous Balance	\$2,745.16
Payments/Credits	-\$2,745.16
New Charges	+\$3,333.79
Fees	+\$36.96
Interest Charged	+\$0.00
New Balance	\$3,370.75
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 XXXXXXXXXX
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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 10/07/13
Amount Due \$3,370.75

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

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



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.

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

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

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

JOHN J DUNCAN
Closing Date 09/22/13

Account Ending [REDACTED]

Payments and Credits

Summary

	Pay In Full	Pay Over Time †	Total
Payments	-\$2,745.16	\$0.00	-\$2,745.16
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$2,745.16	\$0.00	-\$2,745.16

Detail

*Indicates posting date

Payments	Amount
09/22/13* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$2,482.59
09/22/13* JOHN J DUNCAN PAYMENT RECEIVED ACH - THANK YOU	-\$262.57

New Charges

Summary

	Pay In Full	Pay Over Time †	Total
JOHN J DUNCAN [REDACTED]	\$1,869.97	\$0.00	\$1,869.97
JOHN J DUNCAN JR [REDACTED]	\$1,463.82	\$0.00	\$1,463.82
Total New Charges	\$3,333.79	\$0.00	\$3,333.79

Detail



JOHN J DUNCAN
Card Ending 7-45003

		Foreign Spend	Amount
08/24/13	BRITISH AIRWAYS MOTORUISLIP GB	40.00 Pounds Sterling	\$62.46
	BRITISH AIRWAYS		
	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: DUNCANIII/JOHN JAMES MR		
	Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		
08/24/13	MALMAISON HOTEL (EDIEDINBURGH M	6.70 Pounds Sterling	\$10.48
	LODGING		
	Hotel 4 Star		
08/25/13	IHOP 578 ALEXANDRIA VA		\$25.00
	RESTAURANT		
08/27/13	OLD TOWN GRILL - TAZ423-526-5766		\$349.24
	USFC37879		
08/29/13	NEWK'S CEDAR BLUFF NKNOXVILLE TN		\$18.90
	9261 KINGSTON PIKE KNOXV		
	FOOD/BEVERAGE \$18.90		
08/30/13	CRACKER BARREL #368TTRUSSVILLE AL		\$27.30
	8003339566		
	Description		
	RESTAURANT CHARGES		

Continued on reverse

Detail Continued

			Foreign Spend	Amount
09/04/13	HOUSE GIFT SHOP 0000WASHINGTON 2022253520 Description REFER TO RECEIPT	DC		\$145.50
09/10/13	RT'S RESTAURANT ALEXANDRIA 703-684-6010	VA		\$213.00
09/12/13	FREEDOMPAY NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVICES	PA		\$143.19
09/13/13	CALHOUN'S 105 KNOXVILLE RESTAURANT FOOD/BEVERAGE TIP	TN	\$37.15 \$5.85	\$43.00
09/16/13	WHITE HOUSE HIST ASSWASHINGTON 202-737-8292 Description CONTRIBUTIONS/DONAT	DC		\$690.00
09/18/13	FREEDOMPAY NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVICES	PA		\$52.35
09/20/13	FREEDOMPAY NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVICES	PA		\$89.55



JOHN J DUNCAN JR

Card Ending [REDACTED]

			Foreign Spend	Amount
09/04/13	LOWE'S OF WEST KNOXVKNXVILLE 865-690-9770	TN		\$93.86
09/06/13	XPEDX-INTL PAPER KNOXVILLE 513-965-2733	TN		\$602.36
09/06/13	THE GRILL - TN 88430KNOXVILLE RESTAURANT TIP	TN	\$12.00	\$77.55
09/11/13	AT&T*BILL PAYMENT 37DALLAS 800-288-2020 Description TELCOMM SERVICES IN	TX		\$198.56
09/11/13	TENNESSEE VALLEY FAIKNOXVILLE 865-215-1478 Description ADMISSION/TICKETS	TN		\$175.00
09/18/13	AT&T TLG TNK 976 ALPHARETTA 800-331-0500 Description TELEPHONE SERVICE/E	GA		\$316.49

Continued on next page

JOHN J DUNCAN
Closing Date 09/22/13

Account Ending XXXXXXXXXX

Fees

**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
08/24/13	JOHN J DUNCAN	FOREIGN TRANSACTION FEE** MALMAISON HOTEL (EDINBURG) \$10.48	\$0.28
08/24/13	JOHN J DUNCAN	FOREIGN TRANSACTION FEE** BRITISH AIRWAYS MOTO (GBP) \$62.46	\$1.68
09/22/13	JOHN J DUNCAN JR	ANNUAL MEMBERSHIP FEE	\$35.00
Total Fees for this Period			\$36.96

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	\$121.96
Total Interest in 2013	\$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			
Sign & Travel - POS	09/23/2011		18.24% (v)	\$0.00	\$0.00
Select & Pay Later	09/23/2011		18.24% (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 & Travel - POS, 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

JOHN J DUNCAN

DUPLICATE COPY
Account Ending [REDACTED]

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JOHN J DUNCAN
Closing Date 09/22/13

Account Ending [REDACTED]

Important Changes to the Membership Rewards® Program Terms and Conditions

A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes	
Membership Rewards Linkage Fee Removal	Effective on September 1, 2013, we will no longer charge an additional \$10 annual fee to link certain OPEN Cards to a Membership Rewards account for another enrolled Card.
Membership Rewards Claims Resolution	<p>We are making changes to the process for resolving legal claims. The following is a brief summary of the new process:</p> <p>First, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes.</p> <p>Second, before initiating mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim.</p> <p>Third, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim.</p> <p>Fourth, the Membership Rewards Program Terms and Conditions continue to include an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court.</p>

See the following pages for Detailed Changes

Detail of Changes to the Membership Rewards Program Terms and Conditions

The terms and conditions of the Membership Rewards program are subject to change as stated therein. This notice formally amends the terms and conditions of the Membership Rewards program as described below. Any provisions in the terms and conditions of the Membership Rewards program conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Linkage Fee Removal

Effective immediately, we hereby make the following revisions to Section 2 of the *About the Program* Section of the Membership Rewards Program Terms and Conditions:

1. The following language contained in the second paragraph after the chart is hereby deleted:
"Please note that there is an additional \$10 annual fee for each Business Charge or Credit Card that you link to a Membership Rewards account with other enrolled charge Cards, unless you also have one of the following Cards (which may include an Additional Card) linked to the same Membership Rewards account: Executive Business Card, Business Membership Rewards Card, Centurion Card, Platinum Card or Fidelity Platinum Card."
2. The following language contained in the third paragraph after the chart is hereby deleted:
"If this happens, you may be charged the linkage fee in addition to any enrollment costs."

Membership Rewards Claims Resolution

Effective January 1, 2014, the *Arbitration* provision in the terms and conditions of the Membership Rewards program is replaced with the following:

CLAIMS RESOLUTION

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision.

For this section, *you* and *us* includes any corporate parents, subsidiaries, affiliates or related persons or entities. *Claim* means any current or future claim, dispute or controversy relating to your participation in the program, these Terms & Conditions or any prior program agreement, except for the validity, enforceability or scope of the Arbitration provision. *Claim* includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims; (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with the program; and (4) claims that arise from or relate to (a) the program account or any point balances on the program account, (b) advertisements, promotions or oral or written statements related to the program or any reward or (c) the redemption for and use of any reward. You may not sell, assign or transfer a claim.

Sending a Claim Notice

Before beginning a lawsuit, mediation or arbitration, you and we agree to send a written notice (a *claim notice*) to each party against whom a claim is asserted, in order to provide an opportunity to resolve the claim informally or through mediation. Go to americanexpress.com/claim for a sample claim notice. The claim notice must describe the claim and state the specific relief demanded. Notice to you may be provided by your billing statement or sent to your billing address. Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 111 8th Ave., NY, NY 10011. If the claim proceeds to arbitration, the amount of any relief demanded in a claim notice will not be disclosed to the arbitrator until after the arbitrator rules.

Mediation

In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

JOHN J DUNCAN
Closing Date 09/22/13

Account Ending [REDACTED]

Before beginning mediation, you or we must first send a claim notice. Within 30 days after sending or receiving a claim notice, you or we may submit the claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association ("AAA") (1-800-778-7879, adr.org) for mediation. We will pay the fees of the mediator.

All mediation-related communications are confidential, inadmissible in court and not subject to discovery. All applicable statutes of limitation will be tolled until termination of the mediation. Either you or we may terminate the mediation at any time. The submission or failure to submit a claim to mediation will not affect your or our right to elect arbitration.

Arbitration

You or we may elect to resolve any claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

Initiating Arbitration

Before beginning arbitration, you or we must first send a claim notice. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the claim is filed, except where those rules conflict with these Terms & Conditions. If we choose the organization, you may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (FAA).

We will not elect arbitration for any claim you file in small claims court, so long as the claim is individual and pending only in that court. You or we may otherwise elect to arbitrate any claim at any time unless it has been filed in court and trial has begun or final judgment has been entered. Either you or we may delay enforcing or not exercise rights under this Arbitration provision, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

Limitations on Arbitration

If either party elects to resolve a claim by arbitration, that claim will be arbitrated on an individual basis. There will be no right or authority for any claims to be arbitrated on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public, other cardmembers or other persons similarly situated.

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

Arbitration Procedures

This Arbitration provision is governed by the FAA. The arbitrator will apply applicable substantive law, statutes of limitations and privileges. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Subject to the *Limitations on Arbitration*, the arbitrator may otherwise award any relief available in court. The arbitration will be confidential, but you may notify any government authority of your claim.

If your claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or by an in-person hearing. At any party's request, the arbitrator will provide a brief written explanation of the award. The arbitrator's award will be final and binding, except for any right of appeal provided by the FAA; however, any party will have 30 days to appeal the award by notifying the arbitration organization and all parties in writing. The organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. Judgment upon any award may be entered in any court having jurisdiction. At your election, arbitration hearings will take place in the federal judicial district of your residence.

Arbitration Fees and Costs

You will be responsible for paying your share of any *arbitration fees* (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Additional Arbitration Awards

If the arbitrator rules in your favor for an amount greater than any final offer we made before arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Continuation

This section will survive termination of the program or your participation in it. If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.

JOHN J DUNCAN
Closing Date 09/22/13

Account Ending [REDACTED]

Important Changes to Your Account Terms

We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and other account terms can be found after the summary chart.

Summary of Changes	
Using the Card	You may choose to store your Card account number and expiration date with certain merchants from whom you make purchases periodically. We are updating your Cardmember Agreement to clarify that we may tell these merchants if your expiration date or card number changes or if your account is cancelled. Currently, we only provide this information to certain merchants whom you have authorized to bill you at regular intervals.
Your Agreement for Transferring Funds Electronically (the "EFT Agreement")	We are making changes to the EFT Agreement to (1) clarify that it applies to all bank accounts (not just consumer bank accounts) and (2) update the limits on cash withdrawals.
Oklahoma Insurance Disclosure for Car Rental Loss and Damage Insurance Policy	We have added an insurance notice for Oklahoma residents regarding insurance fraud.

See the following page for Detailed Changes

Detail of Changes to Your Agreements

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the "EFT Agreement"), and the Car Rental Loss and Damage Insurance Policy governing this account (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes 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 these changes, please call the number on the back of your Card.

Using the Card

Effective immediately, the third paragraph of the *Using the Card* section in Part 2 of your Cardmember Agreement is deleted in its entirety and replaced with the following:

- "You may arrange for certain merchants to store your card number and expiration date, so that, for example:
- the merchant may charge your account at regular intervals; or
 - you may make charges using that stored card information.

We may (but are not required to) tell these merchants if your expiration date or card number changes or if your account is cancelled. You must notify the merchants directly if you want them to stop charging your Account."

Your Agreement for Transferring Funds Electronically

Effective immediately, your EFT Agreement is amended as follows:

1. The fifth sentence of the *Words we use in this agreement* Section is hereby deleted and replaced with the following:

"Your *bank account* is the bank account you use to pay for any transactions you make through the service."

2. The *Limits on withdrawals* Section is hereby deleted and replaced with the following:

"Limits on withdrawals

We apply the following limits to withdrawals. The ATM operator may also impose limits.

One from American Express®	\$3,000 in a 30-day period
Zync Card®	\$3,000 in a 30-day period
Green Card	\$3,000 in a 30-day period
Gold Card	\$8,500 in a 30-day period
Platinum Card®	\$10,000 in a 30-day period
Centurion® Card	\$10,000 in a 30-day period"

Car Rental Loss and Damage Insurance Policy**Change to Policy for Residents of Oklahoma:**

We are making Important Changes to your Car Rental Loss and Damage Insurance policy ("Policy") underwritten by AMEX Assurance Company.

Effective immediately, the following section is hereby added after the How Benefits are Paid section:

"Fraud: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Form Number: CRLDIAE0612OK"

Prepared for JOHN J DUNCAN

Account Number [REDACTED]

Questions About Your Account?

 membershipewards.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
membershipewards.com/yourcharges

Total Points Balance **86,963**

Points Earned this Period **2,748**

Account Summary August 1, 2013 - August 31, 2013

Opening Points Balance	84,215
Points Earned this Period	+2,748
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	86,963

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

Points Transaction Detail August 1, 2013 - August 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXXX7-45003	1,799	0	1,799
Add'l Traditional Gold XXXX-XXXXX7-42018	949	0	949
Total	2,748	0	2,748

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

Prepared for **DUPLICATE COPY**
JOHN J DUNCAN
Membership Rewards® Account Number
[REDACTED]

MEMBERSHIP
rewards

p. 14/14

EXHIBIT 87

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.

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

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

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

JOHN J DUNCAN
Closing Date 08/22/14

Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$9,625.00
Credits	\$0.00
Total Payments and Credits	-\$9,625.00

Detail *Indicates posting date

Payments	Amount
08/17/14* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$9,625.00

New Charges

Summary

	Total
JOHN J DUNCAN [REDACTED]	\$784.57
JOHN J DUNCAN JR [REDACTED]	\$2,087.71
Total New Charges	\$2,872.28

Detail

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

	Amount
07/26/14 KROGER #686 00000687704967418 7704967418 GROCERY STORES	\$65.54
07/29/14 FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$56.30
07/31/14 CARMINE'S DC CARMINEWASHINGTON DC 425 7TH ST NW WASHINGTON FOOD/BEVERAGE \$75.63 TIP \$10.00	\$85.63
08/03/14 LONGHORN STEAKHOUSE MORRISTOWN TN 4235866565 FOOD/BEVERAGE \$63.93 TIP \$9.07	\$73.00
08/07/14 LITTONS MARKET AND RKNOXVILLE TN RESTAURANT	\$43.05
08/08/14 OLIVE GARDEN #1262 0FALLS CHURCH VA 7036717507 FOOD/BEVERAGE \$31.02 TIP \$4.48	\$35.50
08/08/14 CONNORS STEAKHOUSE SKNOXVILLE TN 8659660933 TIP \$16.80	\$103.00
08/11/14 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$207.60

Continued on reverse

Detail Continued

				Amount
08/11/14	LITTONS DIRECT TO YOMOBILE 865-6880429	TN		\$66.95
08/19/14	CAROLINA ALE HOUSE 0KNOXVILLE RESTAURANT	TN		\$48.00
	FOOD/BEVERAGE		\$42.43	
	TIP		\$5.57	

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

				Amount
07/24/14	LOWE'S OF WEST KNOXV KNOXVILLE 865-690-9770	TN		\$29.40
07/25/14	AUBREYS KNOXVILLE 8655881111	TN		\$50.39
07/25/14	WAL-MART SUPERCENTER KNOXVILLE DISCOUNT STORE	TN		\$29.89
07/25/14	WEIGELS #57 QKNOXVILLE 865-938-2042 Description GAS/SERVICES	TN		\$48.80
07/28/14	NEWK'S CEDAR BLUFF N KNOXVILLE 9261 KINGSTON PIKE KNOXV FOOD/BEVERAGE	TN	\$23.16	\$23.16
07/28/14	WEIGELS #23 QKNOXVILLE 865-938-2042 Description AUTOMATED FUEL PUMP	TN		\$86.66
07/29/14	WAL-MART SUPERCENTER KNOXVILLE DISCOUNT STORE	TN		\$12.19
07/29/14	S&S CAFETERIA #34 KNOXVILLE 865-584-5191 Description FAST FOOD RESTAURAN	TN		\$18.52
07/30/14	ADVANCE AUTO #3700 KNOXVILLE 8657770015	TN		\$9.82
07/30/14	PELANCHOS MEXICAN GR KNOXVILLE 865-694-9060	TN		\$24.17
07/30/14	MCALISTER'S #1156 00KNOXVILLE 865-769-5001 Description FAST FOOD RESTAURAN	TN		\$17.56
08/01/14	PREMIER PARKING TENN NASHVILLE 615-238-2250	TN		\$8.00
08/01/14	SHUCK RAW BAR 000000 KNOXVILLE 8654051767 Description GENERAL MERCHANDISE	TN		\$102.53
08/01/14	WEIGELS #18 QKNOXVILLE 865-938-2042 Description AUTOMATED FUEL PUMP	TN		\$47.22

Continued on next page

JOHN J DUNCAN
Closing Date 08/22/14

Account Ending [REDACTED]

Detail Continued

				Amount
08/02/14	WEIGELS #33 QKNOXVILLE TN			\$81.76
	865-938-2042			
	Description			
	AUTOMATED FUEL PUMP			
08/02/14	WEIGELS #33 QKNOXVILLE TN			\$1.05
	865-938-2042			
	Description			
	AUTOMATED FUEL PUMP			
08/04/14	FEDEXOFFICE 001436301-888-889-7121			\$1.74
	0000 379223			
	SS FAX - LOCAL SEND			
08/05/14	FEDEX OFFICE FEDEX OALEXANDRIA VA			\$185.73
	DIRECT MKTG MISC			
08/06/14	INGLES MARKETS #91 0FARRAGUT TN			\$197.13
	8659664360			
08/06/14	BACK YARD BURGERS BAKNOXVILLE TN			\$16.69
	865-531-7211			
08/06/14	FRONTIER PACKAGE STOKNOXVILLE TN			\$90.30
	LIQUOR STORE			
08/08/14	CROWNE PLAZA KNX DWNKNOXVILLE TN			\$105.53
	Arrival Date	Departure Date		
	08/07/14	08/08/14		
	00000000			
	LODGING			
08/08/14	CROWNE PLAZA KNX DWNKNOXVILLE TN			\$105.53
	Arrival Date	Departure Date		
	08/07/14	08/08/14		
	00000000			
	LODGING			
08/08/14	PILOT C STORE 105 00KNOXVILLE TN			\$40.72
	GAS STATION			
08/08/14	CROWNE PLAZA KNX DWNKNOXVILLE TN			\$105.53
	Arrival Date	Departure Date		
	08/07/14	08/08/14		
	00000000			
	LODGING			
08/11/14	RUTH'S KNOXVILLE 542KNOXVILLE TN			\$179.03
	8655464696			
	TIP	\$30.00		
08/11/14	CAROLINA ALE HOUSE 0KNOXVILLE TN			\$32.60
	RESTAURANT			
	FOOD/BEVERAGE	\$27.60		
	TIP	\$5.00		
08/13/14	AUBREYS RESTAURANT KNOXVILLE TN			\$41.52
	8656712233			
08/13/14	WEIGELS #33 QKNOXVILLE TN			\$42.99
	865-938-2042			
	Description			
	AUTOMATED FUEL PUMP			

Continued on reverse

Detail Continued

				Amount
08/16/14	PILOT TRAVEL CENTERSKNOXVILLE GAS STATION	TN		\$40.31
08/17/14	WEIGELS #62 62 LOUDON MISC FOOD STORE Description GAS/SERVICES	TN		\$54.08
08/18/14	AT&T*BILL PAYMENT 95DALLAS 800-331-0500 Description TELEPHONE SERVICE/E	TX		\$227.62
08/21/14	SOCCER TACO KNOXVILLE RESTAURANT FOOD/BEVERAGE TIP	TN	\$24.54 \$5.00	\$29.54

Fees

		Amount
Total Fees for this Period		\$0.00

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
Total					\$0.00

(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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Monthly Statement and Program News

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Prepared for JOHN J DUNCAN

Account Number [REDACTED]

Questions About Your Account?

Total Points Balance 124,712

Points Earned this Period 9,626

Account Summary July 1, 2014 - July 31, 2014

Opening Points Balance	115,086
Points Earned this Period	+9,626
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	124,712

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

 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

Points Transaction Detail

July 1, 2014 - July 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXX [REDACTED]	2,060	0	2,060
Add'l Traditional Gold XXXX-XXXX [REDACTED]	7,566	0	7,566
Total	9,626	0	9,626

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.

Prepared for **DUPLICATE COPY**
JOHN J DUNCAN
Membership Rewards® Account Number
[REDACTED]

p. 8/8

EXHIBIT 88

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.

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	Lost or Stolen Card	1-800-992-3404	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

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

Change of Address

If correct on front, do not use.

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

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Area Code and Work Phone

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Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

JOHN J DUNCAN
Closing Date 07/23/15

Account Ending [REDACTED]

Payments and Credits

Summary

	Total
Payments	-\$8,126.78
Credits	\$0.00
Total Payments and Credits	-\$8,126.78

Detail *Indicates posting date

Payments	Amount
07/01/15* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$3,283.22
07/20/15* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$4,843.56

New Charges

Summary

	Total
JOHN J DUNCAN [REDACTED]	\$3,350.46
JOHN J DUNCAN JR [REDACTED]	\$804.98
Total New Charges	\$4,155.44

Detail

JOHN J DUNCAN Card Ending [REDACTED]		Amount
06/22/15	BUYBUBABY#3086 03086KNOXVILLE TN 865-690-3357	\$163.86
06/23/15	5WSHG TN NTNLS 309112(202)640-7953 Check ID: 297165089104 Miller Lite (6- Three-Cheese Ma Baked Beans All Natural Ang	\$1,432.70
06/24/15	FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$33.70
06/25/15	FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$30.00
06/25/15	FREEDOMPAY NEWTOWN SQUAR PA 888-495-0222 Description BUSINESS SERVICES	\$133.90
06/29/15	CARRABBAS 9301 KNOXVILLE TN RESTAURANT	\$110.00
07/01/15	CRACKER BARREL #16 KNOXVILLE TN 8003339566 Description RESTAURANT CHARGES	\$28.72

Continued on reverse

Detail Continued

			Amount
07/02/15	AUBREY'S RESTAURANT POWELL 8659382724	TN	\$57.00
07/04/15	GONDOLIER PIZZA LENOIR CITY 865-986-6668	TN	\$48.36
07/06/15	THE CHOP HOUSE - F SKNOXVILLE 0865687133 TIP	TN	\$43.75 \$6.00
07/10/15	EL PARAISO MEXIC EL BEAN STATION 8659930369 TIP	TN	\$35.10 \$5.00
07/15/15	INGLES MARKETS #91 0KNOXVILLE 8659664360	TN	\$333.70
07/15/15	WASABI JAPANESE STEAKNOXVILLE 865-584-4898 FOOD TIP	TN	\$95.19 \$80.19 \$15.00
07/16/15	BLAINE IGA FOODLINERBLAINE 8659335618	TN	\$66.58
07/17/15	LONGHORN STEAKHOUSE MORRISTOWN 4235866565 FOOD/BEVERAGE TIP	TN	\$40.00 \$36.26 \$3.74
07/20/15	LITTONS MARKET AND RKNOXVILLE RESTAURANT	TN	\$140.72
07/20/15	ALWAYS IN BLOOM ALWAKNOXVILLE 865-558-5769	TN	\$557.18



JOHN J DUNCAN JR

Card Ending [REDACTED]

			Amount
06/23/15	MSFT *OFFICE 0000 OFFICE.COM 800-642-7676 Description COMPUTER DATA PROCE	WA	\$10.91
06/25/15	FEDEXOFFICE 001436291-888-889-7121 0000 379195 COMPUTER RENTAL BLACK_AND_WHITE_PRINTER		\$16.57
06/26/15	AUBREYS KNOXVILLE 8655881111	TN	\$44.80
07/01/15	THE CHOP HOUSE AND SKNOXVILLE 8655312467 TIP	TN	\$97.36 \$16.00
07/03/15	FEDEXOFFICE 001436291-888-889-7121 0000 379195 COMPUTER RENTAL BLACK_AND_WHITE_PRINTER		\$2.38
07/07/15	AT&T 1365 114 KNOXVILLE 800-331-0500 Description TELEPHONE SERVICE/E	TN	\$54.61

Continued on next page

JOHN J DUNCAN
Closing Date 07/23/15

Account Ending [REDACTED]

Detail Continued

				Amount
07/14/15	AT&T*BILL PAYMENT 95DALLAS TX			\$228.83
	800-331-0500			
	Description			
	TELEPHONE SERVICE/E			
07/18/15	TOYSRUS-BABIESRUS 001-800-TOYSRUS PA			\$98.08
	1-800-TOYSRUS			
07/20/15	NEWK'S CEDAR BLUFF NKNOXVILLE TN			\$22.56
	9261 KINGSTON PIKE KNOXV			
	FOOD/BEVERAGE	\$22.56		
07/21/15	TOYSRUS-BABIESRUS 001-800-TOYSRUS PA			\$217.97
	1-800-TOYSRUS			
07/23/15	MICROSOFT 0000 BILL.MS.NET NV			\$10.91
	800-642-7676			
	Description			
	COMPUTER HRDWR/SFTW			

Fees

		Amount
Total Fees for this Period		\$0.00

2015 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2015		\$150.00
Total Interest in 2015		\$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
Total					\$0.00

(v) Variable Rate

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.

Membership Rewards® **DUPLICATE COPY**
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 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

Total Points Balance **167,292**

Points Earned this Period **1,521**

Account Summary June 1, 2015 - June 30, 2015

Opening Points Balance	165,771
Points Earned this Period	+1,521
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	167,292

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

Points Transaction Detail June 1, 2015 - June 30, 2015

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]	3,738	0	-1,353 06/2015	2,385
Add'l Traditional Gold XXXX-XXXX [REDACTED]	1,069	0	-1,933 06/2015	-864
Total	4,807	0	-3,286	1,521

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.

Prepared for
JOHN J DUNCAN
Membership Rewards® Account Number
[REDACTED]

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EXHIBIT 89

Toysrus.com / Babiesrus.com Shipment Confirmation for Order # 3110955507

Jason Brown <[REDACTED]>
To: John Duncan <[REDACTED]>

Fri, Aug 14, 2015 at 2:09 PM

Thanks. Looks like there is another charge to toys r us too.

On Aug 14, 2015, at 1:57 PM, John Duncan <[REDACTED]> wrote:

Here is the receipt for Toys r Us. This was for Mom when she did the shower for Amber Greaves.

I'm in NC today but will bring the restaurant receipts by on Monday.

Sent from my iPhone

Begin forwarded message:

From: "ToysRUs" <customerservice@em.toysrus.com>
Date: July 20, 2015 at 5:02:26 PM EDT
To: johnjduncan <[REDACTED]>
Subject: Toysrus.com / Babiesrus.com Shipment Confirmation for Order # 3110955507
Reply-To: "ToysRUs" <customerservice.FXOPNLB.3683660@em.toysrus.com>

If you cannot view this email, please click here to view an online version.



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Dear john duncan,

Thank you for shopping at Toysrus.com and Babiesrus.com. We are happy to report that the following item(s) have shipped!
Please note: If there is an item(s) in your order that was not shipped at this time, we will notify you via email as soon as it is shipped.

You may also like:

Here is a review of your shipped order:

Item:	5903648
Description:	Prince Lionheart Premium Wipes Warmer
Quantity:	1 @ \$29.99
Status:	Shipped via: FedEx Ground
Tracking Number:	9251299998160720617417
Track @:	http://www.fedex.com/Tracking?action=track&language=english&cntry%5Fcode=us&initial=x&tracknumbers=9261299998160720617417



Babies R Us Contour Changing Pad

~~\$29.99~~
\$19.99

shop now >

Item:	6945708
Description:	Tommee Tippee Closer to Nature Bottle Warmer

Quantity: 1 @ \$39.99
Status: Shipped via: FedEx Ground
Tracking Number: 9261299998160720617417
Track @: [http://www.fedex.com/Tracking?
action=track&language=english&
cntry%5Fcode=us&initial=x&
tracknumbers=
9261299998160720617417](http://www.fedex.com/Tracking?action=track&language=english&cntry%5Fcode=us&initial=x&tracknumbers=9261299998160720617417)


Item: 17645594
Description: BabySense V Infant Movement
Monitor
Quantity: 1 @ \$129.99
Status: Shipped via: FedEx Ground
Tracking Number: 9261299998160720617417
Track @: [http://www.fedex.com/Tracking?
action=track&language=english&
cntry%5Fcode=us&initial=x&
tracknumbers=
9261299998160720617417](http://www.fedex.com/Tracking?action=track&language=english&cntry%5Fcode=us&initial=x&tracknumbers=9261299998160720617417)

Subtotal: \$199.97

Shipping: \$0.00
Estimated Tax \$18.00

Layaway	Wish List	Rewards"R"Us Program
Price Match	Registry Benefits	The "R"Us Credit Card
Free Store Pickup / Shipping	Geoffrey's Birthday Club	Gift Cards

Shop ALL local deals near you.

 Get mobile alerts on deals & more |  Store Locator

PS: This is a notification-only email, please don't respond to it. For answers to most questions about orders, payment, shopping on our website and more, please visit the online Help section of our website at <http://www.toysrus.com/help>.

Hassle-Free Returns

Returning your online purchase is easy and convenient! Simply bring your purchased item(s) along with your packing slip to any Toys "R" Us or Babies "R" Us store within 90 days of purchase. Or, use the instructions found on your packing slip and make your return via the mail to our Online Return Center.

(Some restrictions apply) [Click here](#) to learn more.

Quantities limited; no rain checks. Prices, offers and exclusions may vary online; at Toys"R"Us Times Square, Toys"R"Us Express and Outlet stores; and at stores located in Puerto Rico. Sale prices are effective online beginning at 9:00am Eastern on first day of sale. Valid contiguous US, Alaska and Hawaii. Puerto Rico stores, if the items advertised herein are available, will honor the discounts; not valid at Puerto Rico Toys"R"Us Express and Outlet stores. Discounts and Promotions: The refund value for each item returned will be reduced to reflect the value of a free item or discount. See a Team Member or visit our website for additional details.

You are subscribed as johnjduncan [REDACTED] You can update your email preferences any time.

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