

EXHIBIT 90

DUNCAN FOR CONGRESS

P.O. BOX 2646
KNOXVILLE, TN 37901

37-157/841
11801


DATE 4/5/12

PAY
TO THE
ORDER OF

American Express

\$ 4,290.55

Four Thousand Two Hundred Ninety & 55/100

DOLLARS  Security Features Details on Back

BankEast

KNOXVILLE, TN

FOR 3/23/12 Statement



MP



JOHN J DUNCAN
Closing Date 03/23/12

Account Ending [REDACTED]

New Balance **\$4,290.55**
Includes the past due amount of \$85.00
Please Pay By **04/07/12**

Membership Rewards® Points
As of 03/23/12
35,768

For details, please see your Membership Rewards page.

See page 2 for important information about your account.

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

See Page 7 for Important Changes to Your Account Terms and Benefits



Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$29.00 fee for each month of points you want to reinstate.

Account Summary

Pay In Full Portion	
Previous Balance	\$6,873.51
Payments/Credits	-\$6,788.51
New Charges	+\$4,180.55
Fees	+\$25.00
New Balance	= \$4,290.55

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

Account Total	
Previous Balance	\$6,873.51
Payments/Credits	-\$6,788.51
New Charges	+\$4,180.55
Fees	+\$25.00
Interest Charged	+\$0.00
New Balance	\$4,290.55

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [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
04/07/12

Amount Due
\$4,290.55

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

Handwritten initials: DG

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

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

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

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

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will charge a fee of 2.7% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

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

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

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



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-528-4800
 1-336-393-1111
 1-800-528-4800
 1-800-992-3404
 1-800-CASH-NOW

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



Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
 P.O. BOX 650448
 DALLAS TX
 75265-0448

Change of Address

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

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 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.



Detail Continued

				Amount
3/07/12	SAPORE D'ITALIA, INCALEXANDRIA 703-683-9680	VA		\$73.00
	FOOD		\$64.79	
	TIP		\$8.21	
3/08/12	CRACKER BARREL #70 PPELHAM 8003339566	AL		\$25.50
	Description RESTAURANT CHARGES			
3/09/12	FEDEX# 875076659437 1-800-622-1147 1-800-622-1147			\$31.75
	TO: DUNCAN FOR CONGRESS TN FROM: WILL MILLIGAN 20005 001 PRIORITY LTR 1LB AWB875076659437 FedEx #1-800-622-1147			
3/14/12	SEALAND RESTAURANT, FT. WALTON BEA RESTAURANT	FL		\$60.00
	TIP		\$7.20	
3/16/12	LITTONS MARKET RESKNOXVILLE RESTAURANT	TN		\$45.52
	FOOD/BEVERAGE		\$25.52	
	TIP		\$20.00	
3/19/12	FEDERAL CITY CATERER WASHINGTON 202-408-9700	DC		\$1,016.92
3/19/12	FEDERAL CITY CATERER WASHINGTON 202-408-9700	DC		\$573.80
3/20/12	BEDBATH&BEYOND#0177 KNOXVILLE 865-693-3446	TN		\$298.20
				<i>WEDDING GIFT</i>
3/20/12	BABIES 'R' US KNOXVILLE CHILDREN'S CLOTHING	TN		\$218.49
				<i>SHOWER GIFT</i>
3/20/12	PEI WEI #0204 QKNOXVILLE 480-888-3336	TN		\$38.07
	Description FAST FOOD REST			
3/21/12	FREEDOMPAY WAYNE 888-495-0222	PA		\$86.00
	Description BUSINESS SERVI			
3/22/12	FREEDOMPAY WAYNE 888-495-0222	PA		\$104.15
	Description BUSINESS SERVI			
JOHN J DUNCAN JR Card Ending [REDACTED]				Amount
2/24/12	AUBREYS KNOXVILLE 8655881111	TN		\$51.78
3/16/12	PALM RESTAURANT NASHVILLE RESTAURANT	TN		\$141.02
	FOOD/BEVERAGE		\$123.02	
	TIP		\$18.00	



JOHN J DUNCAN
Closing Date 03/23/12

Account Ending [REDACTED]

Detail Continued

			Amount
03/17/12	HOLIDAY INN EXPRESS NASHVILLE 615-244-0150 Description HOTELS, MOTELS	TN	\$298.71

Fees

			Amount
03/02/12	JOHN J DUNCAN	40 Day Late Payment Fee	\$25.00
Total Fees for this Period			\$25.00

Interest Charged

			Amount
Total Interest Charged for this Period			\$0.00

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	\$110.00
Total Interest in 2012	\$0.00

Important Notice

Information on Pay Over Time Features

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

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

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



JOHN J DUNCAN
Closing Date 03/23/12

Account Ending [REDACTED]

Summary of Changes

We're making changes to how some American Express cards and benefits work.

Important Changes to Your Account Terms

The following is a summary of changes to important terms of your account. The detailed changes to your Cardmember Agreement appear on the reverse side of this page.

How to avoid the change to Paying Interest on Pay Over Time features: You have the right to reject this change. If you do, your enrollment in these features will be cancelled and you will not be able to extend payment on any new transactions. If you reject this change, it won't apply to your Pay Over Time balance and you'll still be able to pay it down over time. To reject this change call us at 1-855-865-1451, or from outside the U.S. or Canada call us collect at 1-336-393-1111. **You must reject this change no later than 5pm Eastern time on May 23, 2012.**

Revised term effective May 24, 2012

Paying Interest <i>(on Pay Over Time Features)</i>	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, <i>Sign & Travel</i> and <i>Extended Payment Option</i>) if you pay the Account Total New Balance by the due date each month.
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Additional information about the change to Paying Interest: We are changing when we charge interest on Pay Over Time features. If you pay in full each month, this change will not affect you. If you pay balances over time and then pay in full, we will charge interest until the day we receive your payment. Previously, we would not have charged interest (except for new Select & Pay Later transactions) in the month you paid your balance in full. This means you will pay more interest on Pay Over Time balances.

Revised term effective July 1, 2012

Minimum Monthly Payment <i>(for Pay Over Time Features)</i>	The minimum amount due for Pay Over Time features will generally be 1% of your Pay Over Time New Balance plus finance charges, but not less than \$35. The new calculation is shown in the <i>Minimum Monthly Payment</i> section on the reverse side. This change may increase your minimum monthly payment. If you make automatic payments in a fixed amount, please review your statements and adjust your payments as necessary.
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Additional changes to your terms and benefits effective July 1, 2012

ATM Withdrawals <i>(Zync, Green, Gold Cards only)</i>	The limit on ATM withdrawals for Zync and Green Card accounts will be \$3,000 in a 30-day period (<i>previously, \$1,000 in a 7-day period</i>). The limit for Gold Card accounts will be \$8,500 in a 30-day period (<i>previously, \$2,500 in a 7-day period</i>).
Membership Rewards Reinstatement Fee <i>(Program enrollees only)</i>	We will charge \$35 to reinstate points forfeited for late payment (<i>previously, \$29</i>).
Membership Rewards Bonus Points <i>(Rewards Plus Gold only)</i>	Rewards Plus Gold Cardmembers will earn 1 point for every dollar spent at a hotel with a frequent guest program that participates in Membership Rewards (<i>previously, it was 2 points in the first year of Cardmembership and 1.5 points thereafter</i>).
State Law Changes	We're making some amendments to address various state laws.

See the reverse side for the Detail of Changes to Your Agreements.

Detail of Changes to Your Agreements

We're revising agreements governing your account terms and benefits as described below. Any language in your agreements that conflicts with these changes is replaced fully and completely. Language not changed by this notice remains in full force and effect. These changes apply to existing and future balances on your account. We encourage you to read this notice, share it with additional cardmembers on your account, and file it for future reference.

Paying Interest

As of the effective date shown on the preceding page, the *When we charge interest* subsection of the *About interest charges on Pay Over Time balances* section in Part 2 of your Cardmember Agreement is replaced with the following:

For transactions added to pay over time balances at your request (for example, *Select & Pay Later*), we charge interest from the date they are added to a pay over time balance until they are paid.

For transactions added automatically to a pay over time balance (for example, *Sign & Travel* and *Extended Payment Option*), we charge interest from the transaction date until they are paid.

However, we will not charge interest on these transactions if:

- your *Pay Over Time Previous Balance* for the billing period is zero; or
- you paid the *Account Total Previous Balance* for each of the previous two billing periods in full by the closing date shown on their respective statements.

Minimum Monthly Payment

Effective July 1, 2012, the *Adjusting your Pay Over Time Minimum Due* section in Part 2 of your Cardmember Agreement is deleted and the *How we calculate your Minimum Payment Due* section is replaced with:

The Minimum Payment Due is the Pay In Full amount plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we start with the *higher* of:

- 1) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement); or
- 2) \$35.

Then we round to the nearest dollar and add any Pay Over Time amount past due. Your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.

EXAMPLE: Assume that you have a Pay Over Time New Balance of \$3,000, interest of \$29.57, no amounts past due, and a \$400 Pay In Full amount.

- 1) $\$29.57 + 1\% \times (\$3,000 - \$29.57) = \59.27
- 2) \$35

The higher of (1) or (2) is \$59.27, which rounds to \$59.00. The Pay Over Time Minimum Due of \$59.00 plus the Pay in Full amount of \$400 together make up the Minimum Payment Due of \$459.00.

ATM Withdrawals

Effective July 1, 2012, the *Limits on withdrawals* section of your Agreement for Transferring Funds Electronically is amended by replacing each instance of "\$1,000 in a 7-day period" with "\$3,000 in a 30-day period" and replacing each instance of "\$2,500 in a 7-day period" with "\$8,500 in a 30-day period".

Membership Rewards Reinstatement Fee

Effective July 1, 2012, in Paragraph 2 of the *Point Forfeiture for Late Payment* section of the Membership Rewards Terms & Conditions, "\$29" is replaced with "\$35".

Continued on next page



JOHN J DUNCAN
Closing Date 03/23/12

Account Ending [REDACTED]

Membership Rewards Bonus Points

Rewards Plus Gold Cardmembers will earn 1 point for every dollar spent at a hotel with a frequent guest program that participates in Membership Rewards (*previously, it was 2 points in the first year of Cardmembership and 1.5 points thereafter*). Accordingly, effective July 1, 2012, we're removing "or hotel" from the third sentence of the *Point Accrual* section of the Membership Rewards Terms & Conditions.

State Law Changes

Effective July 1, 2012, we're adding "to the extent permitted by federal and applicable state law" immediately after "we may" in the second sentence of the *About default* subsection in Part 2 of your Cardmember Agreement. We're also adding the following sentence to the end of the first paragraph of the *Governing Law* subsection: "In addition, if your billing address is in the State of Maryland, to the extent, if any, that Maryland law applies to your account, we elect to offer your card account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article."





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

MEMBERSHIP
rewards®

p. 11/12

Prepared for JOHN J DUNCAN

Account Number [REDACTED]

Total Points Balance 35,768

Points Earned this Period -2,492

Account Summary February 1, 2012 - February 29, 2012

Opening Points Balance	38,260
Points Earned this Period	-2,492
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	35,768

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

Questions About Your Account?



membershiprewards.com

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at membershiprewards.com/everydaycharges

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at membershiprewards.com/earn

Points Transaction Detail

February 1, 2012 - February 29, 2012

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]	1,994	0	-2,261 02/2012	-267
Add'l Traditional Gold XXXX-XXXX [REDACTED]	154	0	-2,379 02/2012	-2,225
Total	2,148	0	-4,640	-2,492

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]

MEMBERSHIP
rewards

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