

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003



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A contemporary dive bar providing homemade cooking, an awesome mixologist and a lively atmosphere. 5225 Kearny Villa Rd., San Diego. www.elbowroomsd.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.

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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









See them all — visit membershiprewards.com

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

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

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

New Balance	\$8,411.89
Minimum Payment Due	\$1,335.30
Payment Due Date	06/05/12

Late Payment Warning: Your Payment Due Date is 06/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

Membership Rewards® Points
As of 05/11/12

273,907

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion

Previous Balance	\$911.49
Payments/Credits	-\$911.49
New Charges	+\$1,191.30
Fees	+\$0.00
New Balance	= \$1,191.30

Pay Over Time Portion


Previous Balance	\$7,547.94
Payments/Credits	-\$7,653.66
New Charges	+\$7,326.41
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$7,220.59
Minimum Due	\$144.00

Account Total

Previous Balance	\$8,459.33
Payments/Credits	-\$8,565.15
New Charges	+\$6,517.71
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$8,411.89
Minimum Payment Due	\$1,335.30

Days in Billing Period: 31

See page 2 for important information about your account.



Use your smartphone to see the benefits that come with your Card

Scan the QR code to download our mobile app or visit americanexpress.com/mobile on your PC to learn more.

i Congrats!
You've recently earned 15,000 bonus points. Use your points now!

Customer Care

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date	06/05/12
New Balance	\$8,411.89
Minimum Payment Due	\$1,335.30

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



AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

_____ n

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.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-513-8866.

 Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash	1-800-327-2177	Hearing Impaired	 Website: americanexpress.com Mobile Site: amexmobile.com
	1-336-393-1111	TTY: 1-800-221-9950	
	1-800-327-2177	FAX: 1-800-695-9090	
	1-800-992-3404	In NY: 1-800-522-1897	
	1-800-CASH-NOW		

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

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- Save time

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BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$906.49	-\$7,653.66	-\$8,560.15
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$5.00	\$0.00	-\$5.00
Total Payments and Credits	-\$911.49	-\$7,653.66	-\$8,565.15

Detail *Indicates posting date

Payments	Amount
05/04/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$8,454.33
05/09/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$105.82
Credits	Amount
04/10/12 DUNCAN D HUNTER UNITED AIRLINES HOUSTON TX	-\$5.00
UNITED AIRLINES	
From: SAN DIEGO LINDBERG	To: LOS ANGELES INTERN
	KAHULUI
	N/A
	N/A
Ticket Number: 01621376366110	Carrier: UA
Passenger Name: UNKNOWN	Class: 00
Document Type: SUPPORTED REFUND	YY 00
	YY 00
	YY 00
	Date of Departure: 04/03

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$5,245.73	\$5,245.73
MARGARET HUNTER 2-22019	\$713.45	\$1,533.97	\$2,247.42
DUNCAN D HUNTER 2-22027	\$477.85	\$546.71	\$1,024.56
Total New Charges	\$1,191.30	\$7,326.41	\$8,517.71

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

	Amount
04/13/12 TEMECULA CREEK INN 951-694-1000 CA	\$5,245.73 [◆]
Arrival Date: 03/01/12	Departure Date: 04/13/12
00000000	
SIGN & TRAVEL [®] / EXTENDED PAYMENT OPTION	

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
MARGARET HUNTER				
Card Ending 2-22019				
				Amount
04/12/12	WHALERS GENERAL STORLAHAINA HI			\$228.18 ◆
	GROCERY STORE Description GROCERIES SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/12/12	THE WHALER LAHAINA HI			\$86.41
	8086614592			
04/16/12	UNITED AIRLINES HOUSTON TX			\$21.76
	UNITED AIRLINES From: KAHULUI To: LOS ANGELES INTERN Carrier: CO Class: 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: D1629256650663 Date of Departure: 04/13 Passenger Name: HUNTER /FOOD 5-UA Document Type: SPECIAL SERVICE TICKET			
04/16/12	KFC C 191026 100875EL CAJON CA			\$55.42
	619-4440718			
04/21/12	ATTM*186487738PAC 06MIDLAND TX			\$137.78 ◆
	800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/22/12	#06704 ALBERTSONS 00ALPINE CA			\$22.60
	6194450231			
04/24/12	JACK IN THE BOX #306EL CAJON CA			\$27.48
	619-441-2584 Description FAST FOOD REST			
04/24/12	MCDONALD'S F5204 000EL CAJON CA			\$11.47
	7605988233			
04/24/12	Hotel Del Signature Coronado CA			\$700.00 ◆
	(619)435-6611 Description REFER TO INVOICE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/24/12	HOTEL DEL CORONADO 6CORONADO CA			\$16.00
	6194356611 Description Price PARKING LOT/GARAGE \$16.00			
04/26/12	STARBUCKS CORP079251SAN DIEGO CA			\$22.90
	800-7927282			
04/30/12	SHELL OIL 5744272920EL CAJON CA			\$32.87
	GAS STATION			
05/06/12	BRIOCHE DOREE 084842SAN DIEGO CA			\$65.75
	619-2315100 FOOD \$65.75			

Continued on next page

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
05/06/12	GIFTS ETC - T1 858-581-3566 Description GIFT ITEMS	SAN DIEGO CA		\$29.42
05/09/12	UNITED AIRLINES From: SAN DIEGO LINDBERG To: WASHINGTON DULLES N/A N/A N/A Ticket Number: 01629273975346 Passenger Name: HUNTER /FOOD S-UA Document Type: SPECIAL SERVICE TICKET	HOUSTON TX	Carrier: CO YY YY YY Class: 00 00 00 00 Date of Departure: 05/06	\$11.96
05/09/12	TRAVEL TRADERS 0200 2026381568 Description GENERAL MERCHANDISE	WASHINGTON DC		\$26.75
05/09/12	TORTILLA COAST DC 202-546-6768 TIP	WASHINGTON DC		\$85.21 \$12.00
05/09/12	THE CAPITAL GRILLE B 2627376200 FOOD/BEVERAGE TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	WASHINGTON DC		\$110.80 ◆ \$96.80 \$14.00
05/10/12	EXXONMOBIL 763-549-0854 Description GAS/SERVICES	ALEXANDRIA VA		\$45.05
05/10/12	TRAVEL TRADERS 0200 2026381568 Description GENERAL MERCHANDISE	WASHINGTON DC		\$19.19
05/10/12	WENDYS #0002 4107213770 Description RESTAURANT CHARGES	ALEXANDRIA VA		\$42.21
05/10/12	MOUNT VERNON FOOD CT 703-760-2000 Description FAST FOOD REST	MOUNT VERNON VA		\$33.00
05/10/12	MOUNT VERNON 3000034 7037802000 Description TOURIST ATTRACT/EXH	MOUNT VERNON VA	Price \$58.00	\$58.00
05/10/12	MOUNT VERNON GIFT SH 7037802000 Description GIFT/NOVELTY/SOUVEN SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	MOUNT VERNON VA	Price \$357.21	\$357.21 ◆

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity

			Amount
DUNCAN D HUNTER			
Card Ending 2-22027			
			Amount
04/24/12	GLOBAL NEWS/ZO086516SAN DIEGO 619-2315100	CA	\$64.64
04/25/12	THE CAPITAL GRILLE 8WASHINGTON 2027376200 FOOD/BEVERAGE TIP	DC	\$79.92 \$64.92 \$15.00
04/27/12	AUNTIE ANNE'S VA 132DULLES 703-661-0673 Description FAST FOOD REST	VA	\$13.43
05/01/12	AT&T DATA 190 ALPHARETTA 800-331-0500 Description TELECOMMUNICAT	GA	\$29.99
05/03/12	COTTONWOOD AT RANCHOEL CAJON 6194429891 Description FOOD AND BEVERAGE	CA	\$61.84 Price \$61.84
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD TIP	CA	\$43.88 \$37.88 \$6.00
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD TIP	CA	\$11.57 \$9.57 \$2.00
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD	CA	\$21.50 \$21.50
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD TIP	CA	\$12.38 \$10.38 \$2.00
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD TIP	CA	\$9.54 \$7.54 \$2.00
05/06/12	TRAVEL TRADERS 0200 WASHINGTON 2026381568 Description GENERAL MERCHANDISE	DC	\$29.17
05/07/12	JOHNNY'S HALF SHELL WASHINGTON 2027376400 FOOD/BEVERAGE TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	DC	\$396.71 ◆ \$336.71 \$60.00

Continued on next page

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
05/09/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ♦
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	LOS ANGELES INTERN	CO	GO	
	N/A	YY	00	
	N/A	YY	GO	
	N/A	YY	00	
Ticket Number: 01629274238211		Date of Departure: 05/11		
Passenger Name: FISK /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
05/09/12	UNITED AIRLINES	HOUSTON	TX	\$99.99
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	LOS ANGELES INTERN	UA	00	
	SAN DIEGO LINDBERG	UA	GO	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01623270774193		Date of Departure: 05/11		
Passenger Name: FISK/APRIL				
Document Type: SPECIAL SERVICE TICKET				

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	-\$3.32
Total Interest in 2012	\$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

Continued on reverse

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **273,907**

Points Earned this Period **15,393**

Account Summary March 1, 2012 - March 31, 2012

Opening Points Balance	250,514
Points Earned this Period	+15,393
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	273,907

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

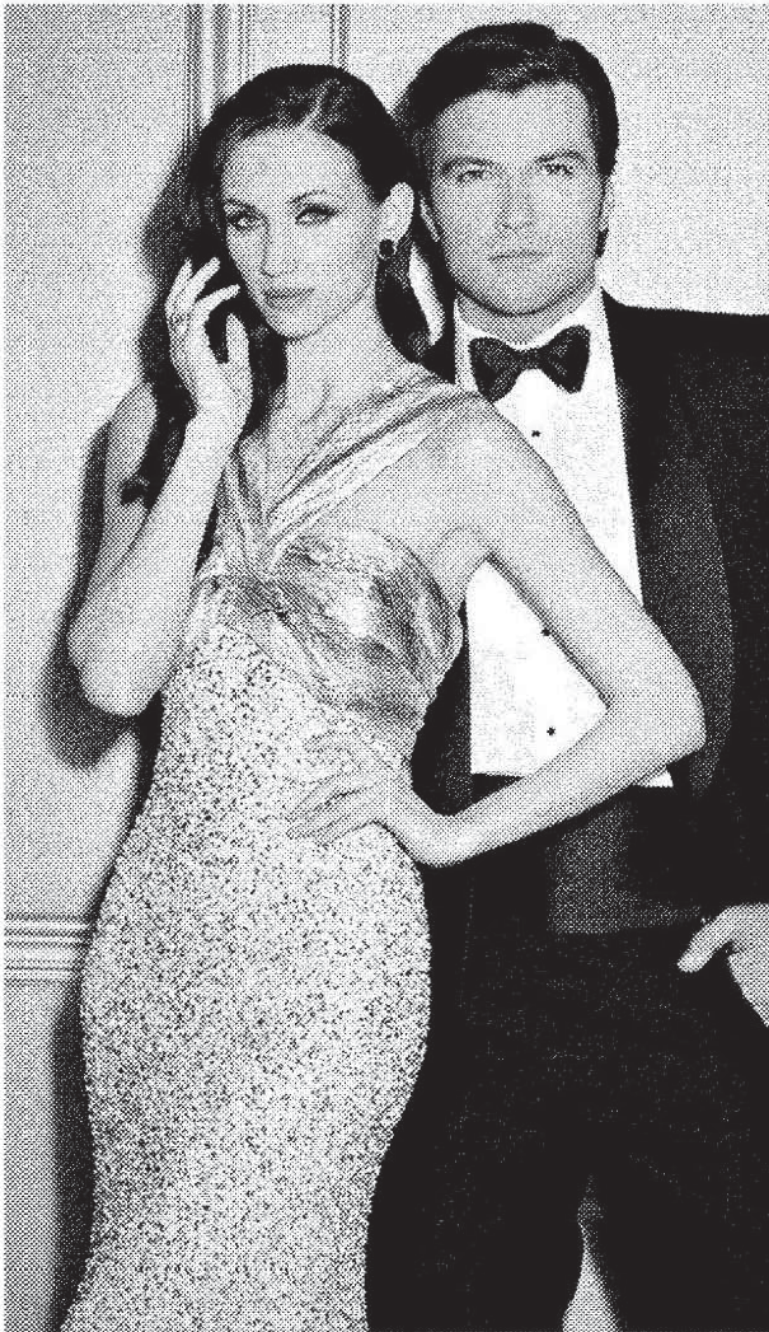
Points Transaction Detail March 1, 2012 - March 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	3,095	0	1,095
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	3,003 PREMIER REWARDS GAS GROCERY 2X PR2	160	1,341
	178 PREMIER REWARDS AIRLINE 3X PR3		
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	5,627 PREMIER REWARDS AIRLINE 3X PR3	7,330	12,957
Total	7,725	7,668	15,393

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.

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003



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number that is located on page 2 of your statement or the number that is on the back of your Card.

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CA. www.eatpueblo.com

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Carlsbad, CA.
760-729-7904

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

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

New Balance **\$19,032.68**
Minimum Payment Due **\$1,560.84**
Payment Due Date **07/05/12**

Late Payment Warning: Your Payment Due Date is 07/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	\$39,718

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

See page 2 for important information about your account.

See Page 13 for Important Changes to Your Account Terms

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Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date
07/05/12
New Balance
\$19,032.68
Minimum Payment Due
\$1,560.84

Membership Rewards® Points
As of 06/10/12
299,224

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$1,191.30
Payments/Credits -\$1,191.30
New Charges +\$1,178.84
Fees +\$25.00
New Balance = \$1,203.84

Pay Over Time Portion
Previous Balance \$7,220.59
Payments/Credits -\$7,114.77
New Charges +\$17,578.51
Fees +\$0.00
Interest Charged +\$144.51
New Balance = \$17,828.84
Minimum Due \$357.00

Account Total
Previous Balance \$8,411.89
Payments/Credits -\$8,306.07
New Charges +\$18,757.35
Fees +\$25.00
Interest Charged +\$144.51
New Balance \$19,032.68
Minimum Payment Due \$1,560.84

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.

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

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

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

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

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will 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.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-513-8866.



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

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

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



Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
BOX 0001
LOS ANGELES CA
90096-0000

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$1,191.30	-\$7,114.77	-\$8,306.07
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,191.30	-\$7,114.77	-\$8,306.07

Detail

*Indicates posting date


Payments	Amount
05/30/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$3,411.89
05/09/12* BRUCE E YOUNG RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$105.82

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$2,308.02	\$2,308.02
MARGARET HUNTER 2-22019	\$462.32	\$3,182.32	\$3,644.64
DUNCAN D HUNTER 2-22027	\$716.52	\$12,088.17	\$12,804.69
Total New Charges	\$1,178.84	\$17,578.51	\$18,757.35

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

	Amount
05/24/12 SHERATON SAN DIEGO MSAN DIEGO CA Arrival Date 05/23/12 Departure Date 05/23/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$1,610.27 [◆]
06/01/12 SHERATON SAN DIEGO MSAN DIEGO CA Arrival Date 05/31/12 Departure Date 05/31/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$697.75 [◆]


MARGARET HUNTER
Card Ending 2-22019

	Amount
05/11/12 Naval Academy Gift SAnnapolis MD COLLEGE/UNIVERSITY	\$83.70
05/11/12 Naval Academy StoresAnnapolis MD COLLEGE/UNIVERSITY	\$15.95

Continued on reverse

Detail Continued

◆ - denotes Pay Over: Time activity

				Amount
05/11/12	HERTZ CAR RENTAL WASHINGTON DC			\$696.52 ◆
	Location		Date	
	Rental: WASHINGTON DC		12/05/06	
	Return: WASHINGTON DC		12/05/11	
	Agreement Number: 546285456			
	Renter Name: HUNTER /MARGARET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/11/12	TRAVEL TRADERS 0200 WASHINGTON DC			\$40.34
	2026381568			
	Description			
	GENERAL MERCHANDISE			
05/12/12	UNITED AIRLINES HOUSTON TX			\$49.04
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629276302064			Date of Departure: 05/11
	Passenger Name: HUNTER /FOOD S-UA			
	Document Type: SPECIAL SERVICE TICKET			
05/12/12	VONS Store 2333EL CAJON CA			\$171.80 ◆
	GROCERY STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	PARTY CITY #524 0000EL CAJON CA			\$151.82 ◆
	9734538600			
	Description			
	REFER TO RECEIPT			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	HOLIDAY INN CAPITOL WASHINGTON DC			\$400.74 ◆
	Arrival Date	Departure Date		
	05/08/12	05/11/12		
	00000060			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/13/12	EXPEDIA*SALES FINAL 800-397-3342 WA			\$106.17 ◆
	866-468-9473			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/14/12	SHELL OIL 5744272920EL CAJON CA			\$28.93
	GAS STATION			
05/15/12	CK8675LAMESA 1007989LA MESA CA			\$38.95
	AUTO FUEL DISPENSER			
05/17/12	STARBUCKS CORP079251SAN DIEGO CA			\$0.04
	800-7827282			
05/17/12	STARBUCKS CORP079251SAN DIEGO CA			\$23.66
	800-7827282			
05/18/12	TOYS 'R' US LA MESA CA			\$43.61
	HOBBY, TOY & GAME			
05/18/12	BARNES & NOBLE 2733 LA MESA CA			\$118.32 ◆
	BOOK STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
05/18/12	JACK IN THE BOX #303EL CAJON 619-938-1940 Description FAST FOOD REST	CA	\$19.30
05/20/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$263.63 ◆
05/22/12	COSTCO WHSE #0469 00LA MESA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$278.34 ◆
05/22/12	JACK IN THE BOX #306EL CAJON 619-441-2584 Description FAST FOOD REST	CA	\$25.23
05/24/12	MCDONALD'S F16724 00EL CAJON 6194546142	CA	\$23.45
05/24/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA	\$29.65
05/24/12	DOMINO'S 8423 0000088056509946 8056509946 FAST FOOD REST.		\$15.60
05/28/12	VONS Store 2333EL CAJON GROCERY STORE	CA	\$8.95
05/28/12	VONS Store 2333EL CAJON GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$185.46 ◆
05/30/12	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE \$151.57 TIP \$18.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$169.57 ◆
05/30/12	JACK IN THE BOX #003LA MESA 619-997-3233 Description FAST FOOD REST	CA	\$15.92
06/05/12	ATTM*186487736PAC 06MIDLAND 800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX	\$279.01 ◆
06/05/12	THE US GRANT RESTAURSAN DIEGO 619-232-3121 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$360.94 ◆

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity

				Amount
DUNCAN D HUNTER Card Ending 2-22027				
				Amount
05/11/12	PUSSESCARIBBEANGRILANNAPOLIS MD 4102687555			\$128.60 ◆
	FOOD/BEVERAGE	\$115.60		
	TIP	\$13.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	HYATT REGENCY WASHIN888-472-2870 DC			\$2,784.51 ◆
	Arrival Date	Departure Date		
	05/06/12	05/11/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	HYATT REGENCY WASHIN888-472-2870 DC			\$4,517.72 ◆
	Arrival Date	Departure Date		
	05/06/12	05/11/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/19/12	DANIELS WEST RAMONA CA 760-789-3354			\$9.82
	Description GAS/SERVICES			
05/19/12	ACE PARKING LOT#0270SAN DIEGO CA 619-233-6624			\$3.00
	Description PARKING FEES			
05/20/12	SHERATON SD MARINA VSAN DIEGO CA 619-291-2900			\$12.00
05/21/12	HOOLEYS IRISH PUB EDEL CAJON CA			\$67.54
	RESTAURANT			
05/21/12	COTTONWOOD AT RANCHOEL CAJON CA 619-442-9891			\$35.00
	FOOD	\$25.00		
	TIP	\$10.00		
05/21/12	COTTONWOOD AT RANCHOEL CAJON CA 619-442-9891			\$134.43 ◆
	FOOD	\$94.43		
	TIP	\$40.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/21/12	COTTONWOOD AT RANCHOEL CAJON CA 6194429891			\$36.11
	Description	Price		
	FOOD AND BEVERAGE	\$36.11		
05/29/12	MIMIS CAFE 50 000000SAN DIEGO CA 8665664647			\$38.75
	Description RESTAURANT CHARGES			
05/31/12	AT&T DATA 190 ALPHARETTA GA 800-331-0500			\$29.99
	Description TELECOMMUNICAT			

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/02/12	BUCA DI BEPPO-MIRA MSAN DIEGO	CA		\$13.31
	858-536-2822			
	Description			
	FOOD/BEVERAGE			
06/02/12	BUCA DI BEPPO-MIRA MSAN DIEGO	CA		\$207.07 ◆
	858-536-2822			
	Description			
	FOOD/BEVERAGE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/12	UNITED AIRLINES HOUSTON TX			\$461.70 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		TAMPA INTERNATIONAL	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623301291920		Date of Departure: 08/25	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/12	UNITED AIRLINES HOUSTON TX			\$461.70 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		TAMPA INTERNATIONAL	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623301291931		Date of Departure: 08/25	
	Passenger Name: HUNTER/MARGARET			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/12	UNITED AIRLINES HOUSTON TX			\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	SAN DIEGO LINDBERG	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037110		Date of Departure: 08/28	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/08/12	UNITED AIRLINES HOUSTON TX			\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	SAN DIEGO LINDBERG	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037121		Date of Departure: 08/28	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$39.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	TAMPA INTERNATIONAL	HOUSTON INTERCONTI	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037132		Date of Departure: 08/28	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$39.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	TAMPA INTERNATIONAL	HOUSTON INTERCONTI	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037143		Date of Departure: 08/28	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037051		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037062		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$44.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	WASHINGTON DULLES	TAMPA INTERNATIONAL	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037073		Date of Departure: 08/26	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/08/12	UNITED AIRLINES HOUSTON TX			\$44.00
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: TAMPA INTERNATIONAL	Carrier: UA	Class: G0
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037095		Date of Departure: 08/26	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/09/12	UNITED AIRLINES HOUSTON TX			\$425.60 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: SAN FRANCISCO INTL	Carrier: UA	Class: 00
		NEW ORLEANS INTERN	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623301955041		Date of Departure: 06/09	
	Passenger Name: HILL/ [REDACTED]			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	UNITED AIRLINES HOUSTON TX			\$425.60 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: SAN FRANCISCO INTL	Carrier: UA	Class: 00
		NEW ORLEANS INTERN	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623301955026		Date of Departure: 06/09	
	Passenger Name: MILLER/BOZENA			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	UNITED AIRLINES HOUSTON TX			\$425.60 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: SAN FRANCISCO INTL	Carrier: UA	Class: 00
		NEW ORLEANS INTERN	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623301955030		Date of Departure: 06/09	
	Passenger Name: HILL/ Nephew			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	Tradewinds Grand Bea(727)367-6461			\$310.24 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	Tradewinds Grand Bea(727)367-6461			\$218.40 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$252.06 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$218.40 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$310.24 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$310.24 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$310.24 ◆
06/09/12	RIVERWALK GOLF CLUB SAN DIEGO CA PUBLIC GOLF COURSE		\$69.00
06/09/12	ASTI RISTORANTE 0032SAN DIEGO CA 6192328844 FOOD/BEVERAGE \$155.08 TIP \$30.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$185.08 ◆

Fees

*Indicates posting date

			Amount
05/15/12*	BRUCE E YOUNG	FEE FOR RETURNED PAYMENT OF \$105.82 ON 05/09/12	\$25.00
Total Fees for this Period			\$25.00

Interest Charged

			Amount
06/10/12	Interest Charge on Pay Over Time Purchases		\$144.51
Total Interest Charged for this Period			\$144.51

2012 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2012		\$21.68
Total Interest in 2012		\$144.51

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$11,551.72	\$144.51
Total			\$144.51

(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.

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

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

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

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

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Summary of Changes

We're making changes to how some American Express cards and benefits work. The table below summarizes changes that affect your card account. See the reverse side of this page for changes to your Cardmember Agreement.

Summary of changes to your account terms	
We May Contact You	We are clarifying the ways we may contact you for account servicing and collections. We will continue to honor any communication preferences that you have previously indicated regarding marketing offers.

See the reverse side for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account. This notice formally amends that Cardmember Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Cardmember Agreement conflicting with these changes is 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.

We May Contact You

Effective September 1, 2012, the *We may contact you* section, in Part 2 of your Cardmember Agreement, is replaced with the following:

Servicing and collections

If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

Call monitoring

We may monitor and record any calls between you and us.

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **299,224**

Points Earned this Period **25,317**

Account Summary April 1, 2012 - April 30, 2012

Opening Points Balance	273,907
Points Earned this Period	+25,317
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	299,224

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

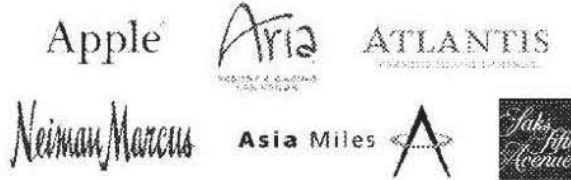
Points Transaction Detail April 1, 2012 - April 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	4,192	15,000 Premier Rewards Gold Bonus 3696	19,192
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	3,154	231 PREMIER REWARDS GAS GROCERY 2X PR2	1,385
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	3,113	39 PREMIER REWARDS GAS GROCERY 2X PR2	4,740
		1,588 PREMIER REWARDS AIRLINE 3X PR3	
Total	8,459	16,858	25,317

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.

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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



See them all—visit membershiprewards.com/stmt

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

Now Accepting
American Express®
Cards in
Your Area!

LUCKY'S LUNCH COUNTER

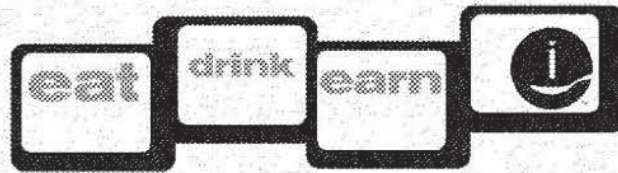
One of downtown's newest fast, casual, stop by the ballpark. Hearty breakfasts, overstuffed deli sandwiches, custom-chopped salads.
www.luckyslunchcounter.com

PANERAI BOUTIQUE

Unique selection and authorized watch service center to fine Swiss brands.
1137 Prospect St. La Jolla, CA.
855-459-1950 or visit
www.lajolla.panerai.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.

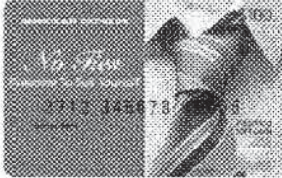
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15% back
when you dine



Earn up to 15% back at over 10,000 restaurants nationwide. Register with iDine® and get a percentage of each bill back in your pocket as an American Express® Reward Card. American Express Cardmembers who join can also get \$5 toward their first Reward Card. Terms apply. Learn more and register at www.idine.com/amex

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.

Looking for a great Father's Day gift? Give a Gift Card with 100% off the purchase fees.



It's his day. Let him celebrate his way. Give Dad an American Express® Gift Card so he can get exactly what he wants on Father's Day, June 17th.

Visit americanexpress.com/gift and use code **SMMAYC12** with your American Express Card to purchase.

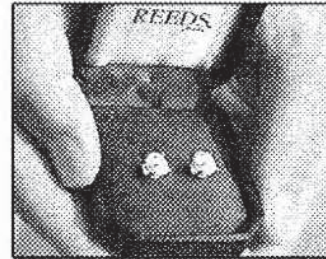
Discount is only valid on Gift Card purchase fee. Shipping fees will apply. Offer valid through June 30, 2012, and only for web orders (on americanexpress.com/gift) made via the link provided with the offer. To receive the offer, you must use an American Express Card to purchase. Promotion code intended for user presented with the offer and is not valid on Gift Card purchases made through partner sites. Offer subject to change at any time. Terms and conditions apply to Gift Cards. See Cardholder Agreement for complete terms and conditions. Gift Cards may be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos, or at ATMs. American Express does not ship Gift Cards to the states of HI and VT. See additional terms and conditions at americanexpress.com/gift. © 2012 American Express Travel Related Services Company Inc. All rights reserved.

\$100 Off Purchase of \$500 or More

For 66 years, REEDS Jewelers has showcased some of the finest jewelry and timepieces available. During the months of June and July, receive \$100 off a purchase of \$500, or more, when you pay with any American Express® Card.

This offer can be redeemed at any REEDS Jewelers location or online at www.REEDS.com (use code **19152107** at checkout).

Offer valid when you pay with any American Express Card. Not valid on previous purchases. Excludes David Yurman, Rolex and Pandora. Offer cannot be combined with any other promotion/offers/savings. Limit one offer per Cardmember. Offer expires July 31, 2012.



REEDS
Jewelers

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Become a member of Lot18 and gain access to a limited-time boutique of 90+ point wines.

Shop premium wines selected by **expert curators** at up to **30% off** retail price. Receive **\$0 shipping** on all boutique wines.

Join for free today at lot18.com/amexboutique

Boutique access and \$0 shipping offer valid through 7/31/12. Available to new Lot18 members only, through the link noted above. See lot18.com/amexboutique for full offer terms and conditions.



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

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

New Balance **\$2,738.34**
Minimum Payment Due **\$1,550.03**
Payment Due Date **08/05/12**

Late Payment Warning: Your Payment Due Date is 08/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$1,629

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

See page 2 for important information about your account.



Use your smartphone to see the benefits that come with your Card

Scan the QR code to download our mobile app or visit americanexpress.com/mobile on your PC to learn more.

Membership Rewards® Points
As of 07/11/12 **308,624**

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$1,203.84
Payments/Credits -\$1,203.84
New Charges +\$1,515.03
Fees +\$0.00
New Balance = \$1,515.03

Pay Over Time Portion
Previous Balance \$17,828.84
Payments/Credits -\$19,247.72
New Charges +\$2,642.19
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$1,223.31
Minimum Due \$35.00

Account Total
Previous Balance \$19,032.68
Payments/Credits -\$20,451.56
New Charges +\$4,157.22
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$2,738.34**
Minimum Payment Due **\$1,550.03**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date **08/05/12**
New Balance **\$2,738.34**
Minimum Payment Due **\$1,550.03**

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

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

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

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



Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will 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.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-513-8866.

 Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash	1-800-327-2177	Hearing Impaired	 Website: americanexpress.com Mobile Site: amexmobile.com
	1-336-393-1111	TTY: 1-800-221-9950	
	1-800-327-2177	FAX: 1-800-695-9090	
	1-800-992-3404	In NY: 1-800-522-1897	
1-800-CASH-NOW			Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535
			Payments BOX 0001 LOS ANGELES CA 90096-0000

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,034.33	-\$18,104.17	-\$19,138.50
Credits			
BRUCE E YOUNG 2-21003	-\$169.51	-\$144.51	-\$314.02
DUNCAN D HUNTER 2-22027	\$0.00	-\$999.04	-\$999.04
Total Payments and Credits	-\$1,203.84	-\$19,247.72	-\$20,451.56

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments	Amount
06/11/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$105.82
07/09/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$19,032.68
Credits	Amount
06/11/12* BRUCE E YOUNG Credit Adjustment for Purchase Finance Charge	-\$144.51
06/11/12* BRUCE E YOUNG Credit Adjustment for Returned Payment Fee	-\$25.00
07/11/12* BRUCE E YOUNG CREDIT ADJUSTMENT	-\$144.51 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$218.40 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$310.24 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$252.00 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$218.40 ♦

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$144.51	\$1,516.62	\$1,661.13
MARGARET HUNTER 2-23017	\$899.39	\$462.87	\$1,362.26
DUNCAN D HUNTER 2-22027	\$471.13	\$662.70	\$1,133.83
Total New Charges	\$1,515.03	\$2,642.19	\$4,157.22

Continued on reverse

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



BRUCE E YOUNG
Card Ending 2-21003

			Amount
06/25/12	HARBOR HOUSE RESTAURSAN DIEGO CA 6192321141 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$1,516.62 ◆
07/11/12*	DEBIT ADJUSTMENT		\$144.51



MARGARET HUNTER
Card Ending 2-23017

			Amount
06/18/12	VONS Store 2333EL CAJON CA GROCERY STORE		\$49.55
06/18/12	VONS Store 2333EL CAJON CA GROCERY STORE		\$50.00
06/20/12	THE HOME DEPOT #1848EL CAJON CA 999-000-0000		\$87.97
06/20/12	JACK IN THE BOX #306EL CAJON CA 619-441-2594 Description FAST FOOD REST		\$7.90
06/20/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE		\$70.54
06/22/12	Hilton Advance Purch300-236-7113 TN Arrival Date Departure Date 06/21/12 06/22/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$122.40 ◆
06/24/12	MCDONALD'S F16724 06EL CAJON CA 6194546142		\$17.53
06/24/12	MCCS MIRAMAR-GONSALVSAN DIEGO CA 8585771056 Description Price OIL/GAS \$28.27		\$28.27
06/24/12	SAFEWAY STORE 2333EL CAJON CA GROCERY STORE		\$46.98
06/24/12	TACO BELL #25491 EL CAJON CA 888-864-3990		\$10.78
06/25/12	CPC*CAFEPRESS.COM 877-809-1659 CA 877-809-1659		\$74.59
06/26/12	JACK IN THE BOX #003LA MESA CA 619-997-3233 Description FAST FOOD REST		\$23.46
06/26/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE		\$35.17
06/28/12	AHI SUSHI & GRILL ALPINE CA 858-279-1663 Description FOOD/BEVERAGE		\$48.60

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
06/29/12	COSTCO WHSE #0469 00LA MESA 6196678518	CA		\$54.75
07/03/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$206.84 ◆
07/03/12	AT&T 5503 4039 587 SAN DIEGO 800-331-0500 Description TELEPHONE SERV	CA		\$32.31
07/05/12	STARBUCKS CORP068767LA MESA 800-7827282	CA		\$15.70
07/06/12	BOSTON MARKET 0735 0EL CAJON 7812550480 Description RESTAURANT CHARGES	CA		\$39.12
07/09/12	REUBEN H FLEET STORESAN DIEGO TICKET AGENCY	CA		\$33.17
07/09/12	REUBEN H FLEET STORESAN DIEGO TICKET AGENCY	CA		\$47.32
07/10/12	SD NATURAL HISTORY MSAN DIEGO ART DEALER & GALLERY	CA		\$81.00
07/10/12	SAN DIEGO NATURAL HISAN DIEGO 8582226060	CA		\$37.68
07/10/12	PRADO PRADO SAN DIEGO CA 1549 EL PRADO SAN DIEGO, FOOD/BEVERAGE \$118.63 TIP \$15.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$133.63 ◆
07/10/12	SPECIAL EVENT SERVICSAN DIEGO 210-823-9895 Description FAST FOOD REST	CA		\$7.00
 DUNCAN D HUNTER Card Ending 2-22027				
				Amount
06/09/12	Riverwalk 284 F&B 619-296-4653 USFC92108 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$115.00 ◆
06/12/12	JAMBA JUICE #481 000SAN DIEGO 5105960100 Description RESTAURANT CHARGES	CA		\$7.60
06/12/12	La Valencia Dining 3(858)551-3765 0600230012 92037 Food & Beverage			\$60.64
06/13/12	OLD TOWN MEXICAN CAFSAN DIEGO 6192974330 FOOD/BEVERAGE \$41.70 TIP \$8.00	CA		\$49.70

Continued on reverse

Detail Continued *Indicates posting date ◆ - denotes Pay Over: Time activity

				Amount
06/19/12	LIAISON HOTEL QWASHINGTON DC			\$20.00
	PARKING LOT & GARAGE			
06/22/12	ROBERT TRENT JONES GGAINESVILLE VA			\$25.00
	7037544050			
	Description	Price		
	PUBLIC GOLF COURSE	\$25.00		
06/25/12	LAZ PARKING 640179 0SAN DIEGO CA			\$2.75
	619-234-0337			
	Description			
	PARKING FEES			
06/25/12	CONV CTR LOT 306-115SAN DIEGO CA			\$10.00
	619-233-6624			
	Description			
	PARKING FEES			
06/28/12	EVENT FARM 8084448162 CA			\$10.00
	MISC PERSONAL SERVICE			
	Description			
	EVENT AND WEDD			
06/28/12	WASH NATS CONC WASHINGTON DC			\$24.00
	2026401636			
06/30/12	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			
07/04/12	MCDONALD'S F7698 000TEMECULA CA			\$5.27
	9516768704			
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$45.26
	LODGING			
	FOOD/BEVERAGE	\$45.26		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$57.14
	LODGING			
	FOOD/BEVERAGE	\$47.14		
	TIP	\$10.00		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$38.48
	LODGING			
	FOOD/BEVERAGE	\$34.48		
	TIP	\$4.00		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$25.55
	LODGING			
	FOOD/BEVERAGE	\$21.55		
	TIP	\$4.00		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$59.75
	LODGING			
	FOOD/BEVERAGE	\$49.75		
	TIP	\$10.00		

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
07/06/12	SW AIR	DALLAS	TX	\$547.70 ◆
SOUTHWEST AIRLINES (MASTE				
From:	To:		Carrier:	Class:
SAN DIEGO LINDBERG	DENVER INTL APT		WN	W
	TAMPA INTERNATIONA		WN	W
	HOUSTON HOBBY APT		WN	W
	SAN DIEGO LINDBERG		WN	W
Ticket Number: 5262452481234			Date of Departure: 08/26	
Passenger Name: TERRAZAS/RICARDO				
Document Type: PASSENGER TICKET				
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION				

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2012		-\$3.32
Total Interest in 2012		\$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.
For Extended Payment Option, the APR is 15.24% (v).

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

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **308,624**

Points Earned this Period **9,400**

Account Summary May 1, 2012 - May 31, 2012

Opening Points Balance	299,224
Points Earned this Period	+9,400
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	308,624

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 May 1, 2012 - May 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	5,246	0	5,246
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	2,246 PREMIER REWARDS GAS GROCERY 2X PR2	329	2,643
	68 PREMIER REWARDS AIRLINE 3X PR3		
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	1,021 PREMIER REWARDS AIRLINE 3X PR3	490	1,511
Total	8,513	887	9,400

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.

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