

BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

New Balance **\$10,066.29**
Minimum Payment Due **\$2,466.42**
Payment Due Date **09/05/12**

Late Payment Warning: Your Payment Due Date is 09/05/12. 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	19 years	\$16,370

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 17 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions
- ➔ See Page 18 for Important Information Regarding Benefits Underwritten by AMEX Assurance Company.

Continued on Page 3

↓ 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
09/05/12

New Balance
\$10,066.29

Minimum Payment Due
\$2,466.42

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

325,634
Membership Rewards® Points

Available and Pending as of 06/30/12
For up to date point balance and full program details, visit membershprewards.com

Account Summary

Pay in Full Portion
Previous Balance \$1,515.03
Payments/Credits -\$1,515.03
New Charges +\$2,389.42
Fees +\$0.00
New Balance = \$2,389.42

Pay Over Time Portion
Previous Balance \$1,223.31
Payments/Credits -\$1,790.31
New Charges +\$8,243.87
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$7,676.87
Minimum Due \$77.00

Account Total
Previous Balance \$2,738.34
Payments/Credits -\$3,305.34
New Charges +\$10,633.29
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$10,066.29**
Minimum Payment Due **\$2,466.42**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

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

➔ See page 2 for additional information.

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 08/10/12

Account Ending 2-21003



Payments and Credits
Summary

	Pay In Full	Pay Over Time †	Total
Payments	-\$948.03	-\$1,790.31	-\$2,738.34
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$567.00	\$0.00	-\$567.00
Total Payments and Credits	-\$1,515.03	-\$1,790.31	-\$3,305.34

Detail *Indicates posting date

			Amount
Payments			
08/01/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$2,171.34
08/01/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$567.00
Credits			
07/26/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX	-\$44.00
		UNITED AIRLINES	
		From: TAMPA INTERNATIONA	
		To: WASHINGTON DULLES	
		N/A	
		N/A	
		Ticket Number: 01629229630442	
		Passenger Name: HUNTER /ECONOMY PLUS S	
		Document Type: SUPPORTED REFUND	
07/26/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX	-\$33.00
		UNITED AIRLINES	
		From: TAMPA INTERNATIONA	
		To: WASHINGTON DULLES	
		N/A	
		N/A	
		Ticket Number: 01629229630453	
		Passenger Name: HUNTER /ECONOMY PLUS S	
		Document Type: SUPPORTED REFUND	

Continued on reverse

Detail Continued *Indicates posting date

					Amount
07/26/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$44.00
UNITED AIRLINES					
From:		To:		Carrier:	Class:
TAMPA INTERNATIONAL		WASHINGTON DULLES		UA	00
		N/A		YY	00
		N/A		YY	00
		N/A		YY	00
Ticket Number: 01629229630464				Date of Departure: 08/30	
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$44.00
UNITED AIRLINES					
From:		To:		Carrier:	Class:
TAMPA INTERNATIONAL		WASHINGTON DULLES		UA	00
		N/A		YY	00
		N/A		YY	00
		N/A		YY	00
Ticket Number: 01629229630475				Date of Departure: 08/30	
Passenger Name: HUNTERII /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					

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BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Detail Continued *Indicates posting date

					Amount
07/26/12	DUNCAN D HUNTER	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: 01629296037095				Date of Departure: 08/26	
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					
07/26/12	DUNCAN D HUNTER	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: SUPPORTED REFUND					

Continued on reverse

16-7162_0447

AE_0765

New Charges

Summary

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$64.64	\$0.00	\$64.64
MARGARET HUNTER 2-23017	\$916.74	\$1,914.90	\$2,831.64
DUNCAN D HUNTER 2-22027	\$1,408.04	\$6,328.97	\$7,737.01
Total New Charges	\$2,389.42	\$8,243.87	\$10,633.29

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



BRUCE E YOUNG
Card Ending 2-21003

		Amount
07/30/12	Fry's Electronics InSan Diego CA Fry's Electronics Inc. -	\$64.64



MARGARET HUNTER
Card Ending 2-23017

		Amount
07/12/12	JACK IN THE BOX #306EL CAJON CA 619-441-2584 Description FAST FOOD REST	\$17.89
07/12/12	DOMINO'S 8423 0000668056509946 8056509946 FAST FOOD REST.	\$21.52
07/13/12	VONS Store 2333EL CAJON CA GROCERY STORE	\$56.69
07/17/12	MICHAELS #5711 EL CAJON CA 619-670-6236 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$465.47 [◆]
07/17/12	MICHAELS #5711 EL CAJON CA 619-670-6236	\$41.95
07/17/12	OLIVE GARDEN #1301 0LA MESA CA 6194607221 FOOD/BEVERAGE \$92.28 TIP \$13.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$105.28 [◆]
07/19/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$118.62 [◆]
07/20/12	PARTY CITY #524 0000EL CAJON CA 9734538600 Description REFER TO RECEIPT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$195.92 [◆]
07/21/12	CYNTHIA'S HALLMARK #LA MESA CA 619-465-8112 Description CARD/GIFT/PART	\$9.73

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BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
07/21/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$184.27 ◆
07/21/12	JAMBA JUICE #143 000LA MESA 5105960100 Description RESTAURANT CHARGES	CA	\$12.20
07/21/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA	\$17.87
07/23/12	USPS 050144090904987ALPINE 800-2758777	CA	\$18.00
07/23/12	JACK IN THE BOX #007EL CAJON 619-442-4747 Description FAST FOOD REST	CA	\$23.97
07/23/12	VONS Store 2333EL CAJON GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$180.19 ◆
07/26/12	AHI SUSHI & GRILL ALPINE 858-279-1663 Description FOOD/BEVERAGE	CA	\$62.07
07/26/12	#06704 ALBERTSONS 00ALPINE 6194450231	CA	\$92.16
07/27/12	COSTCO WHSE #0469 00LA MESA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$315.64 ◆
07/27/12	SHELL OIL 5744272920EL CAJON AUTO FUEL DISPENSER	CA	\$94.64
07/27/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$349.51 ◆
07/28/12	SHELL OIL 5744272920EL CAJON AUTO FUEL DISPENSER	CA	\$69.74
07/28/12	UNION 76 10020246 SAN CLEMENTE UNION 76	CA	\$8.16
07/29/12	Feis 'n Stuff Feis 'Irvine 8774174551	CA	\$25.00
07/29/12	HILTON NEWPORT BISTRIRVINE 9498339999 TIP	CA	\$60.76 \$12.00
07/30/12	HILTON HOTELS IRVINEIRVINE Arrival Date 07/28/12 00000060 Departure Date 07/30/12 LODGING	CA	\$16.00
07/30/12	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY	CA	\$51.11

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
07/31/12	STARBUCKS CORP068767LA MESA 800-7827282	CA	\$6.85
07/31/12	STARBUCKS CORP068767LA MESA 800-7827282	CA	\$4.00
07/31/12	STARBUCKS CORP068767LA MESA 800-7827282	CA	\$15.25
07/31/12	USPS 054156955903338LA MESA 619-6670767	CA	\$8.10
08/05/12	CALIFORNIA PIZZA 144SAN DIEGO RESTAURANT	CA	\$41.64
08/07/12	VONS Store 2333EL CAJON GROCERY STORE	CA	\$80.29
08/07/12	ACE LOT 0150- HORTONSAN DIEGO 6192331491 Description Price PARKING LOT/GARAGE \$16.00	CA	\$16.00
08/08/12	CHEVRON CSI-307165/1ALPINE 6194451713 Description Price FUEL/MISCELLANEOUS \$31.75 001 UNL REG	CA	\$31.75
08/09/12	JACK IN THE BOX #003LA MESA 619-997-3233 Description FAST FOOD REST	CA	\$13.50



DUNCAN D HUNTER
Card Ending 2-22027

			Amount
07/13/12	RITZ CARLTON SAN FRASAN FRANCISCO Arrival Date Departure Date 07/13/12 07/13/12 00000000 LODGING	CA	\$10.31
07/13/12	INTERCONTINENTAL HOTLOS ANGELES 310-284-6500	CA	\$12.00
07/14/12	Cafe 67 887200102850Lakeside RESTAURANT TIP \$72.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$428.87 ◆
07/16/12	GOLDEN STATE AIR CHABAKERSFIELD 6613935300 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$900.00 ◆
07/17/12	ENTERPRISE RENT A CASAN DIEGO Location Date Rental: SAN DIEGO CA 12/07/12 Return: SAN DIEGO CA 12/07/12 Agreement Number: 126921109 Renter Name: HUNTER DD SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$784.79 ◆

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BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
07/17/12	ATTM*156487735PAC 06MIDLAND TX			\$180.34 ◆
	800-331-0500			
	Description			
	TELEPHONE SERV			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/21/12	DEL MAR COUNTRY CLUBRANCHO SANTA CA			\$159.26 ◆
	8587595500			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/24/12	HOPS GRILL AND BAR SALEXANDRIA VA			\$69.59
	7030379107			
	TIP	\$12.00		
07/25/12	UNITED AIRLINES HOUSTON TX			\$39.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	TAMPA INTERNATIONAL	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630335		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES HOUSTON TX			\$39.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	TAMPA INTERNATIONAL	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630346		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES HOUSTON TX			\$39.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	TAMPA INTERNATIONAL	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630350		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES HOUSTON TX			\$39.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	TAMPA INTERNATIONAL	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630361		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630405		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$41.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630416		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630420		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630431		Date of Departure: 08/25	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$44.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	TAMPA INTERNATIONAL	WASHINGTON DULLES	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630442		Date of Departure: 08/30	
	Passenger Name: HUNTER /ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			

Continued on next page

Premier Rewards Gold Card

DUPLICATE COPY

p. 11/24

BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$33.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	TAMPA INTERNATIONAL	WASHINGTON DULLES	UA	GO
		N/A	YY	00
		N/A	YY	GO
		N/A	YY	00
	Ticket Number: 01629229630453		Date of Departure: 08/30	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$44.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	TAMPA INTERNATIONAL	WASHINGTON DULLES	UA	00
		N/A	YY	GO
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629229630464		Date of Departure: 08/30	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$44.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	TAMPA INTERNATIONAL	WASHINGTON DULLES	UA	GO
		N/A	YY	00
		N/A	YY	GO
		N/A	YY	00
	Ticket Number: 01629229630475		Date of Departure: 08/30	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		TAMPA INTERNATIONAL	UA	GO
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01629229633791		Date of Departure: 08/25	
	Passenger Name: HUNTER/CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/25/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	GO
		TAMPA INTERNATIONAL	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01629229633802		Date of Departure: 08/25	
	Passenger Name: HUNTER/CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

16-7162_0453

AE_0771

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
07/25/12	UNITED AIRLINES	HOUSTON TX		\$150.00 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		TAMPA INTERNATIONA	UA	00
		WASHINGTON DULLES	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01629229641421		Date of Departure: 08/25	
	Passenger Name: HUNTER /CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/25/12	UNITED AIRLINES	HOUSTON TX		\$150.00 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		TAMPA INTERNATIONA	UA	00
		WASHINGTON DULLES	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01629229641432		Date of Departure: 08/25	
	Passenger Name: HUNTER /CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/25/12	CAVA	WASHINGTON DC		\$57.00
	2025439090			
07/26/12	UNITED AIRLINES	HOUSTON TX		\$33.50
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		TAMPA INTERNATIONA	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623351247022		Date of Departure: 08/25	
	Passenger Name: HUNTER/HELYNNL			
	Document Type: SPECIAL SERVICE TICKET			
07/26/12	UNITED AIRLINES	HOUSTON TX		\$33.50
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		TAMPA INTERNATIONA	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623351247033		Date of Departure: 08/25	
	Passenger Name: HUNTER; Son			
	Document Type: SPECIAL SERVICE TICKET			
07/26/12	UNITED AIRLINES	HOUSTON TX		\$33.50
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	HOUSTON INTERCONTI	UA	00
		TAMPA INTERNATIONA	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623351247044		Date of Departure: 08/25	
	Passenger Name: HUNTER; Daughter 1			
	Document Type: SPECIAL SERVICE TICKET			

Continued on next page

BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
07/26/12	UNITED AIRLINES HOUSTON TX			\$33.50
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONA HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351247055		Date of Departure: 08/25	
	Passenger Name: HUNTER, Daughter 2			
	Document Type: SPECIAL SERVICE TICKET			
07/26/12	UNITED AIRLINES HOUSTON TX			\$534.70 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONA WASHINGTON DULLES SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351225366		Date of Departure: 08/25	
	Passenger Name: HUNTER/HELYNNL			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/26/12	UNITED AIRLINES HOUSTON TX			\$534.70 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONA WASHINGTON DULLES SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351225370		Date of Departure: 08/25	
	Passenger Name: HUNTER/Son			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/26/12	UNITED AIRLINES HOUSTON TX			\$534.70 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONA WASHINGTON DULLES SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351225381		Date of Departure: 08/25	
	Passenger Name: HUNTER, Daughter 1			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/26/12	UNITED AIRLINES HOUSTON TX			\$534.70 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONA WASHINGTON DULLES SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351225392		Date of Departure: 08/25	
	Passenger Name: HUNTER, Daughter 2			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity

				Amount
07/26/12	UNITED AIRLINES HOUSTON TX			\$73.00
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL WASHINGTON DULLES SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351229404		Date of Departure: 08/25	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: SPECIAL SERVICE TICKET			
07/26/12	UNITED AIRLINES HOUSTON TX			\$73.00
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL WASHINGTON DULLES SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623351229415		Date of Departure: 08/25	
	Passenger Name: HUNTER/MARGARET			
	Document Type: SPECIAL SERVICE TICKET			
07/26/12	DEL MAR TC TICKETS DEL MAR CA			\$102.00 ◆
	8587551141			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/26/12	RUM BOOGIE CAFE - 54MEMPHIS TN			\$25.98
	9015280150			
	TIP	\$5.00		
07/26/12	Tradewinds Grand Bea(727)367-6461			\$310.00 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/26/12	KINGS PALACE CAFE 54MEMPHIS TN			\$22.24
	9015211851			
	TIP	\$4.00		
07/27/12	RUM BOOGIE CAFE - 54MEMPHIS TN			\$24.74
	9015286150			
	TIP	\$4.00		
07/27/12	PARADIES SLC LLC QSALT LAKE CIT UT			\$9.61
	4043447905			
07/27/12	KINGS PALACE CAFE 54MEMPHIS TN			\$15.50
	9015211851			
	TIP	\$3.00		
07/28/12	WAL-MART SUPERCENTEREL CAJON CA			\$70.81
	DISCOUNT STORE			
07/28/12	WAL-MART SUPERCENTEREL CAJON CA			\$9.53
	DISCOUNT STORE			
07/30/12	HILTON HOTELS IRVINEIRVINE CA			\$145.34 ◆
	Arrival Date	Departure Date		
	07/28/12	07/30/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
07/30/12	AT&T DATA 190 800-331-0500 Description TELECOMMUNICAT	ALPHARETTA	GA	\$29.99
08/01/12	MOLLY MALONES RESTAURANT FOOD/BEVERAGE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	WASHINGTON	DC	\$133.90 ♦
			\$133.90	
08/01/12	1-800-FLOWERS.COM FLORAL PROD SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	800-468-1141	NY	\$145.44 ♦
08/07/12	REI #29 29 8582794400	SAN DIEGO	CA	\$86.15
08/07/12	REI #29 29 8582794400	SAN DIEGO	CA	\$43.10
08/08/12	STEELE CANYON GOLF CJAMUL 6194416900 FOOD/BEVERAGE TIP		CA	\$63.50
			\$53.50	
			\$10.00	
08/08/12	STEELE CANYON GOLF CJAMUL 6194416900 FOOD/BEVERAGE TIP		CA	\$22.00
			\$12.00	
			\$10.00	
08/08/12	STEELE CANYON GOLF CJAMUL 6194416900 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		CA	\$300.23 ♦
08/08/12	STEELE CANYON GOLF CJAMUL 6194416900		CA	\$16.99

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		\$175.00
Total Interest in 2012		\$0.00

Continued on reverse

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

For Select & Pay Later, 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 08/10/12

Account Ending 2-21003

Notice of Changes to the Membership Rewards® Program Terms
(Corporate Card Only)

Effective October 1, 2012, the annual fee to enroll a Corporate Card in the Membership Rewards program will be \$90 (previously, \$75). Enrolled Corporate Cardmembers will be charged this fee on their first annual program renewal date following October 1, 2012.

To reflect this change, effective October 1, 2012, in the Annual Fees section of the Membership Rewards Program Terms & Conditions, '\$75' is replaced with '\$90.'

SMR82

BP/MRCORPF/0812

16-7162_0459

AE_0777

Premier Rewards Gold Card

Notice of Change to Your Travel Accident Insurance Policy

We are making **important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

We are increasing the age limit for dependents covered by the Travel Accident Insurance for Cardmembers in the following states: DC, HI, ID, IN, LA, MA, NY, and VA. The age limit varies by state. For PA residents, the general terms of your coverage have been revised to include provisions required in your state. Please refer to the Riders for each applicable state.

This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.

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

Applicable for Residents of the states of Idaho, Virginia, DC, Hawaii, and Massachusetts for Travel Accident Insurance:

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 25 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent).

TAI-RDR1-Multi 04/10, TAI-RDR1-DC 04/11, TAI-RDR1-HI 07/10 and TAI-RDR1-MA 11/10.

Applicable for Residents of the state of Hawaii for Travel Accident Insurance:

Domestic Partner means persons of the same or opposite gender who have entered into a reciprocal beneficiary relationship pursuant to Hawaii statutes. TAI-RDR1-HI 07/10

Applicable for Residents of the state of Indiana for Travel Accident Insurance:

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your dependent children under 25 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent). TAI-RDR1-IN 07/10

Applicable for Residents of the state of Louisiana for Travel Accident Insurance:

The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age who rely on You for support and maintenance, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated and dependent).

The definition of **Domestic Partner** is hereby removed from the **Definitions** section of the Description of Coverage. Additionally all references to Domestic Partner are hereby removed from the Description of Coverage.

By _____
Title _____
Date _____

TAI-RDR1-LA 10/18/10

Applicable for Residents of the State of Massachusetts for Travel Accident Insurance:

The following is hereby added to and made part of the Description of Coverage:

This Policy, alone, **does not meet Minimum Creditable Coverage standards** and will not satisfy the individual mandate that you have health insurance.

As of January 1 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).

This plan is not intended to provide comprehensive health care coverage and **does not meet Minimum Creditable Coverage standards**, even if it does include services that are not available in the insured's other health plans.

TAI-RDR1-MA 11/10.

BRUCE E YOUNG
Closing Date 08/10/12

Account Ending 2-21003

Applicable for Residents of the state of New York for Travel Accident Insurance:

The definition of Covered Person from the DEFINITIONS section is replaced with the following:

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children.

Spouse includes the person to whom you are married, including your same-sex partner in your marriage that was legally performed in another jurisdiction.

Dependent children includes: 1. Unmarried, dependent children under age 29 who rely on the insured for support and maintenance; 2. Unmarried dependent children 29 years or older who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent. 3. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance, and 4. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

The definition of Domestic Partner from the DEFINITIONS section is replaced with the following:

"Domestic Partner means persons of the same or opposite gender who can provide Us with proof of the domestic partnership and financial interdependence in the form of: A.Registration as a domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six months, where such registry exists, or B.For partners residing where registration does not exist, by an alternative affidavit of domestic partnership as follows:

1.The affidavit must be notarized and must contain the following: a. The partners are both eighteen years of age or older and are mentally competent to consent to contract. b. The partners are not related by blood in a manner that would bar marriage under laws of the State of New York. c. The partners have been living together on a continuous basis prior to the date of the application; and

2.Proof of cohabitation (e.g., a driver's license, tax return or other sufficient proof); and 3.Proof that the partners are financially interdependent. Two or more of the following are collectively sufficient to establish financial interdependence: a. A joint bank account; b. A joint credit card or charge card; c. Joint obligation on a loan; d. Status as an authorized signatory on the partner's bank account, credit card or charge card; e. Joint ownership of holdings or investments; f. Joint ownership of residence; g. Joint ownership of real estate other than residence; h. Listing of both partners as tenants on the lease of the shared residence; i. Shared rental payments of residence (need not be shared 50/50); j. Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence; k. A common household and shared household expenses, e.g., grocery bills, utility bills, telephone bills, etc. (need not be shared 50/50); l. Shared household budget for purposes of receiving government benefits; m. Status of one as representative payee for the other's government benefits; n. Joint ownership of major items of personal property (e.g., appliances, furniture); o. Joint ownership of a motor vehicle; p. Joint responsibility for child care (e.g., school documents, guardianship); q. Shared child-care expenses, e.g., babysitting, day care, school bills (need not be shared 50/50); r. Execution of wills naming each other as executor and/or beneficiary; s. Designation as beneficiary under the other's life insurance policy; t. Designation as beneficiary under the other's retirement benefits account; u. Mutual grant of durable power of attorney; v. Mutual grant of authority to make health care decisions (e.g., health care power of attorney); w. Affidavit by creditor or other individual able to testify to partners' financial interdependence; x. Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case."

The EXCLUSION section is removed and replaced with the following:

EXCLUSIONS

This Policy does not cover any loss caused or contributed to by, directly or indirectly, wholly or partially: 1. suicide, attempted suicide or intentionally self-inflicted injury; 2. war or any act of war, whether declared or undeclared; participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto; 3. Injury in which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation; 4. sickness, except for an infection that was the result of an injury; 5. mental or emotional disorder; 6. pregnancy, except complications of pregnancy and except to the extent coverage is required pursuant to Section 3221 of the New York Insurance Law; or 7. the consequence of the Covered Person's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.

The following items are hereby removed from the TERMINATION or CANCELLATION section:

the date the Covered Person no longer maintains a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands, the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred;

and replaced with:

the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred in a written instrument signed by the Covered Person; TAIRDR2-NY 06/11

Applicable to residents of the state of Pennsylvania for Travel Accident Insurance:The **Description of Coverage** section is removed and replaced with the following:

For Accidental Death the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an injury while coverage is in force under the Policy. For Dismemberment the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an injury while coverage is in force under the Policy if such loss occurs within 100 days after the date of the Accident which caused the injury. Benefits will be paid for the greatest loss. In no event will the Company pay for more than one loss sustained by the Covered Person as the result of any one Accident. TAIRDR10612PA

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **325,634**

 membershiprewards.com

Points Earned this Period **24,510**

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

Account Summary June 1, 2012 - June 30, 2012

Opening Points Balance	300,624
Points Earned this Period	+24,510
Points Used this Period	-7,500
Reinstated Points and Adjustments	0
Total Points Balance	325,634

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

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

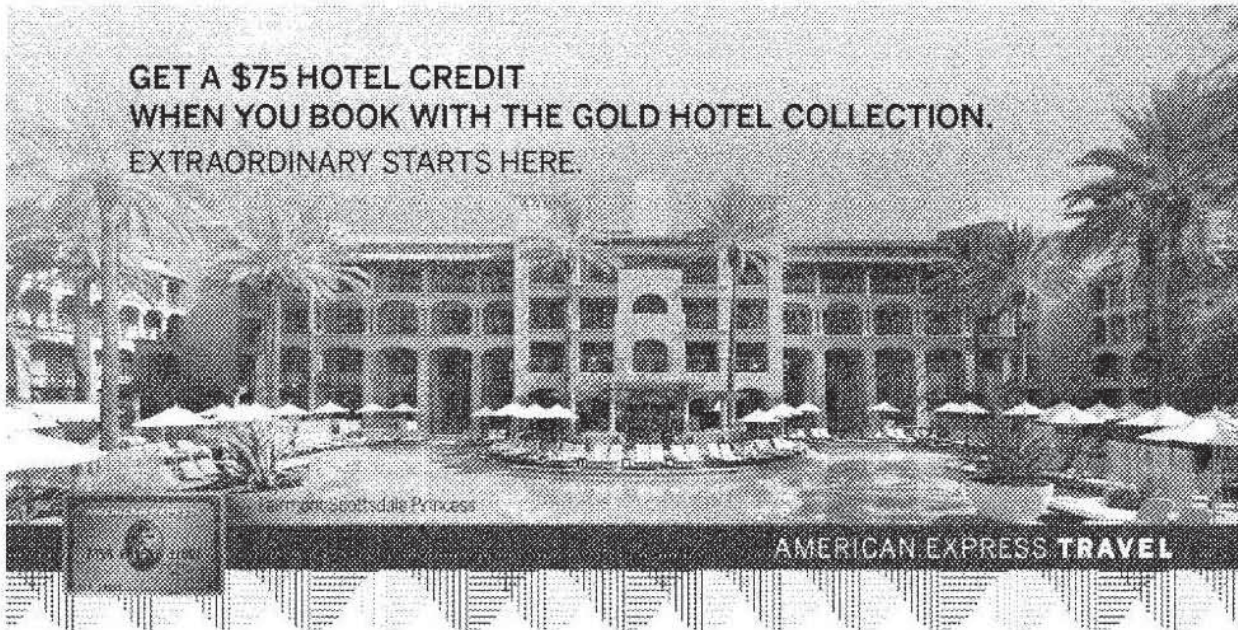
Points Transaction Detail June 1, 2012 - June 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	2,308	0	2,308
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-23017	3,646 PREMIER REWARDS GAS GROCERY 2X PR2	434	4,178
		98 PREMIER REWARDS AIRLINE 3X PR3	
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	12,806 PREMIER REWARDS GAS GROCERY 2X PR2	10	18,024
		5,208 PREMIER REWARDS AIRLINE 3X PR3	
Total	18,760	5,750	24,510
Points Used this Period	Total Points Used This Period		Request Date
Total	7,500		

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 08/10/12

Account Ending 2-21003



ANNOUNCING THE GOLD HOTEL COLLECTION¹, A BENEFIT FOR GOLD CARD MEMBERS.

Whether it's a weekend getaway or your dream vacation, book a minimum two-night stay with the Gold Hotel Collection to receive unique Card member benefits.

Take advantage of these benefits and make your next trip unforgettable

\$75 HOTEL CREDIT

Apply it toward dining, entertainment, resort activities, and more (varies by hotel)

ROOM UPGRADE

Receive a room upgrade upon arrival (if available)

COMPETITIVE RATES

Exceptional rates with cancellation flexibility

Get the most from your valuable Gold Card member benefits when you book with American Express Travel.

Visit americanexpress.com/goldhotel or call 1-877-297-9637.

¹Gold Hotel Collection: Valid for new bookings of at least two consecutive nights made through American Express Travel. Payment must be made with an American Express Card in U.S. Gold Card member, Platinum Card member or Centurion member's name. Card member must travel on itinerary booked. \$75 credit cannot be used for taxes, gratuities, fees, and room nights. Other restrictions may apply; see front desk for details. Credit cannot be carried over to another stay and is not redeemable for cash. Credit is non-transferable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. May not be combined with other offers or programs unless indicated. Limit one credit per room, per stay. Three room limit per Card member per stay. Book in-back stays within a 24-hour period at the same property considered one stay. Participating providers and benefits subject to change. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and offer incentives, and may also provide incentives to our travel outworkers. CS#1022316-13, ML#1192, Washington LIB#500-469-094, TA#002 - Registered Iowa Travel Agency, IN#2001-0126.



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.



Backyard BBQs. Must-see blockbusters. Sync for an amazing summer.

Securely sync your eligible American Express® Card with **Facebook**, **foursquare** or **Twitter** for great offers from several top brands all summer long!

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sync.americanexpress.com

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 09/10/12

Account Ending 2-21003

New Balance **\$25,584.25**
Minimum Payment Due **\$1,699.49**
Payment Due Date **10/05/12**

Late Payment Warning: Your Payment Due Date is 10/05/12. 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	28 years	\$54,072

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

See page 2 for important information about your account.



HELP YOURSELF TO SOME TASTY REWARDS

EARN REWARDS WHEN YOU USE YOUR AMERICAN EXPRESS® CARD TO PAY FOR A GREAT DINNER, A BLUNDER, OR JUST PIZZA WITH FRIENDS.



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

Membership Rewards® Points

Available and Pending as of 07/31/12
329,895

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Pay in Full Portion

Previous Balance	\$2,389.42
Payments/Credits	-\$2,389.42
New Charges	+\$1,458.49
Fees	+\$0.00
New Balance	= \$1,458.49

Pay Over Time Portion

Previous Balance	\$7,676.87
Payments/Credits	-\$9,442.59
New Charges	+\$25,891.48
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$24,125.76
Minimum Due	\$241.00

Account Total

Previous Balance	\$10,066.29
Payments/Credits	-\$11,832.01
New Charges	+\$27,349.97
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$25,584.25
Minimum Payment Due	\$1,699.49

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
10/05/12
New Balance
\$25,584.25
Minimum Payment Due
\$1,699.49

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 90096-8000	

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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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.

BRUCE E YOUNG
Closing Date 09/10/12

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,864.42	-\$8,201.87	-\$10,066.29
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$525.00	-\$1,240.72	-\$1,765.72
Total Payments and Credits	-\$2,389.42	-\$9,442.59	-\$11,832.01

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments	Amount
09/03/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$200.07
09/03/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$9,066.22
Credits	Amount
08/23/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$310.00 ♦
08/23/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$310.24 ♦
08/23/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$310.24 ♦
08/23/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$310.24 ♦
08/27/12 DUNCAN D HUNTER UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: HOUSTON INTERCONTI To: TAMPA INTERNATIONAL N/A N/A N/A Ticket Number: 01629229630335 Date of Departure: 08/25 Passenger Name: HUNTER /ECONOMY PLUS S Document Type: SUPPORTED REFUND	-\$39.00

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

					Amount
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX			-\$39.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
HOUSTON INTERCONTI		TAMPA INTERNATIONAL	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630346			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX			-\$39.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
HOUSTON INTERCONTI		TAMPA INTERNATIONAL	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630350			Date of Departure: 08/25		
Passenger Name: HUNTERII /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX			-\$39.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
HOUSTON INTERCONTI		TAMPA INTERNATIONAL	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630361			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX			-\$59.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
SAN DIEGO LINDBERG		HOUSTON INTERCONTI	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630405			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES HOUSTON TX			-\$41.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
SAN DIEGO LINDBERG		HOUSTON INTERCONTI	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630416			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					

Continued on next page

BRUCE E YOUNG
Closing Date 09/10/12

Account Ending 2-21003

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

					Amount
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$59.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
SAN DIEGO LINDBERG		HOUSTON INTERCONTI	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630420			Date of Departure: 08/25		
Passenger Name: HUNTERII /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/27/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$59.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
SAN DIEGO LINDBERG		HOUSTON INTERCONTI	UA	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629229630431			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/28/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$39.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
N/A		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629251907920			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
08/28/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$59.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
N/A		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629252084416			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					
09/02/12	DUNCAN D HUNTER	UNITED AIRLINES	HOUSTON	TX	-\$53.00
UNITED AIRLINES					
From:		To:	Carrier:	Class:	
N/A		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Ticket Number: 01629255240502			Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S					
Document Type: SUPPORTED REFUND					

Continued on reverse

16-7162_0471

AE_0789

New Charges

Summary

	Pay In Full	Pay Over Time [◆]	Total
MARGARET HUNTER 2-23017	\$597.67	\$1,643.77	\$2,241.44
DUNCAN D HUNTER 2-22027	\$860.82	\$24,247.71	\$25,108.53
Total New Charges	\$1,458.49	\$25,891.48	\$27,349.97

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

 **MARGARET HUNTER**
Card Ending 2-23017

			Amount
08/10/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA	\$9.41
08/10/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$113.28 [◆]
08/11/12	TARGET T304 0304 EL CAJON DISCOUNT STORE	CA	\$88.64
08/13/12	TACO BELL #25491 EL CAJON 888-864-3990	CA	\$18.49
08/14/12	BARNES & NOBLE 2733 LA MESA BOOK STORE	CA	\$26.32
08/16/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE	CA	\$51.87
08/16/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA	\$34.50
08/17/12	JACK IN THE BOX #306EL CAJON 619-441-2584 Description FAST FOOD REST	CA	\$21.24
08/20/12	Hotel Del B&S BakeryCoronado (619)435-6611	CA	\$21.55
08/21/12	Spreckles Sweets & TCoronado (619)435-6611 Description REFER TO INVOICE	CA	\$20.00
08/21/12	Hotel Del Toy CastleCoronado (619)435-6611 Description REFER TO INVOICE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$140.04 [◆]
08/21/12	Hotel Del Coronado 1Coronado Arrival Date Departure Date 08/20/12 08/21/12 00000000 LODGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$508.03 [◆]

Continued on next page

BRUCE E YOUNG
Closing Date 09/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
08/22/12	#06704 ALBERTSONS 00ALPINE 6194450231	CA	\$107.71 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/22/12	MICHAELS #5711 EL CAJON 619-670-6236	CA	\$180.48 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/27/12	JACK IN THE BOX #306EL CAJON 619-441-2584	CA	\$14.84
Description FAST FOOD REST			
08/27/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE	CA	\$17.28
08/29/12	VONS Store 2333EL CAJON GROCERY STORE	CA	\$92.13
08/29/12	JACK IN THE BOX #306EL CAJON 619-441-2584	CA	\$35.85
Description FAST FOOD REST			
08/29/12	OFFICE DEPOT 000846 LA MESA RETAIL 91942	CA	\$270.69 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/30/12	BARNES & NOBLE 2733 LA MESA BOOK STORE	CA	\$52.64
08/30/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA	\$37.54
09/01/12	YANKEE CANDLE 0303 5EL CAJON 4136658306	CA	\$215.19 ◆
Description Price GIFT, NOVELTY STORE \$215.19			
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/01/12	INNOVATIVE FOTO INNOMALVERN 888-367-3686	PA	\$5.00
09/07/12	AHI SUSHI & GRILL ALPINE 858-279-1663	CA	\$108.35 ◆
Description FOOD/BEVERAGE			
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/08/12	ICING #0046 00000004SAN DIEGO 8602524737	CA	\$50.37
Description GENERAL MERCHANDISE			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
DUNCAN D HUNTER Card Ending 2-22027				
				Amount
08/11/12	THE US GRANT A LUXURSAN DIEGO CA			\$328.33 ◆
	Arrival Date Departure Date			
	08/16/12 08/16/12			
	00000000			
	LOGGING			
	CARDEPOSIT			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/11/12	Doubletree MulligansSan Diego CA			\$60.34
	(858)672-9100			
08/11/12	Doubletree Terraces San Diego CA			\$54.47
	(658)672-9100			
	TIP	\$10.00		
08/11/12	Doubletree Golf 3644San Diego CA			\$110.00 ◆
	(858)672-9100			
	Description			
	REFER TO INVOICE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/12/12	PREMEIR FOOD SERVICEDEL MAR CA			\$310.45 ◆
	8587556345			
	FOOD/BEVERAGE	\$270.45		
	TIP	\$40.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/16/12	EXCALIBUR TOBACCONISSAN DIEGO CA			\$10.00
	858-277-1148			
	FOOD	\$5.00		
	TIP	\$5.00		
08/16/12	EXCALIBUR TOBACCONISSAN DIEGO CA			\$30.00
	858-277-1148			
	FOOD	\$20.00		
	TIP	\$10.00		
08/16/12	STARBUCKS CORP665672ESCONDIDO CA			\$7.75
	860-7827282			
08/17/12	Tradewinds Grand Bea(727)367-6461			\$200.00 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/17/12	Tradewinds Grand Bea(727)367-6461			\$200.00 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/17/12	Tradewinds Grand Bea(727)367-6461			\$200.00 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/12	Tradewinds Grand Bea(727)367-6461			\$200.00 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 09/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/19/12	Hotel Del Signature Coronado (619)435-6611 Description REFER TO INVOICE	CA		\$8.32
08/21/12	THE US GRANT A LUXUR SAN DIEGO Arrival Date: 08/20/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$185.21 ◆
08/21/12	STUDIO DINER 0042 SAN DIEGO 858-715-6400 Description FOOD/BEVERAGE	CA		\$30.24
08/23/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: SAN DIEGO LINDBERG To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG Carrier: UA Class: 00 UA 00 UA 00 UA 00 Ticket Number: 01623381535694 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$242.00 ◆
08/23/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: SAN DIEGO LINDBERG To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG Carrier: UA Class: 00 UA 00 UA 00 UA 00 Ticket Number: 01623381535705 Passenger Name: HUNTER/MARGARET Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$242.00 ◆
08/23/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: SAN DIEGO LINDBERG To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG Carrier: UA Class: 00 UA 00 UA 00 UA 00 Ticket Number: 01629250213625 Passenger Name: HUNTER /CHANGE PENALTY Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$150.00 ◆

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/23/12	UNITED AIRLINES HOUSTON TX			\$150.00 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01629250213640		Date of Departure: 08/25	
	Passenger Name: HUNTER /CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/24/12	BURGER KING #835 008SAN DIEGO CA			\$6.98
	619-291-5676			
	Description			
	FAST FOOD REST			
08/24/12	COTTONWOOD AT RANCHO EL CAJON CA			\$37.50
	619-442-9891			
	FOOD	\$29.48		
	TIP	\$8.02		
08/25/12	UNITED AIRLINES HOUSTON TX			\$39.00
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01629251907916		Date of Departure: 08/29	
	Passenger Name: HUNTER /ECONOMY PLUS 5			
	Document Type: SPECIAL SERVICE TICKET			
08/25/12	UNITED AIRLINES HOUSTON TX			\$39.00
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01629251907920		Date of Departure: 08/29	
	Passenger Name: HUNTER /ECONOMY PLUS 5			
	Document Type: SPECIAL SERVICE TICKET			
08/26/12	HOOLEYS IRISH PUB ELEM CAJON CA			\$67.44
	RESTAURANT			
08/27/12	UNITED AIRLINES HOUSTON TX			\$826.00 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623385405736		Date of Departure: 08/28	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 09/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/27/12	UNITED AIRLINES HOUSTON TX			\$304.00 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01623385394105		Date of Departure: 08/28	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/27/12	UNITED AIRLINES HOUSTON TX			\$59.00
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01629252804416		Date of Departure: 08/29	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
08/27/12	UNITED AIRLINES HOUSTON TX			\$150.00 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: HOUSTON INTERCONTI TAMPA INTERNATIONAL HOUSTON INTERCONTI SAN DIEGO LINDBERG	Carrier: UA UA UA UA	Class: 00 00 00 00
	Ticket Number: 01629253146522		Date of Departure: 08/29	
	Passenger Name: HUNTER/CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/27/12	THE FARM GOLF SHOP IRANCHO SANTA CA			\$77.58
	8587565884			
08/27/12	THE FARM GOLF SHOP IRANCHO SANTA CA			\$30.17
	8587565804			
08/28/12	PAPPADEAUX SEAFOOD HOUSTON TX			\$9.75
	RESTAURANT			
	FOOD/BEVERAGE	\$7.75		
	TIP	\$2.00		
08/28/12	PAPPADEAUX SEAFOOD HOUSTON TX			\$9.75
	RESTAURANT			
	FOOD/BEVERAGE	\$7.75		
	TIP	\$2.00		
08/28/12	STARBUCKS E 1 681523HOUSTON TX			\$1.94
	281-2333339			
	FOOD	\$1.94		
08/28/12	SUNSTYLE NEWS/086581SAN DIEGO CA			\$18.03
	619-2315100			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/28/12	ATTM*186487736PAC 06MIDLAND TX			\$288.46 ◆
	800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/29/12	SOUTH REGIONAL GARAGTAMPA FL			\$10.00
	8132748933			
08/29/12	FLEMINGS 2001 TAMPA FL			\$55.90
	RESTAURANT			
08/29/12	SHELL OIL 5754249360TAMPA FL			\$14.00
	GAS STATION			
08/29/12	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500 Description TELECOMMUNICAT			
08/30/12	UNITED AIRLINES HOUSTON TX			\$53.00
	UNITED AIRLINES From: SAN DIEGO LINDBERG To: HOUSTON INTERCONTRI Carrier: UA Class: 00 TAMPA INTERNATIONAL UA 00 HOUSTON INTERCONTRI UA 00 SAN DIEGO LINDBERG UA 00 Ticket Number: D1629255240502 Date of Departure: 08/28 Passenger Name: HUNTER /ECONOMY PLUS S Document Type: SPECIAL SERVICE TICKET			
08/30/12	THE US GRANT A LUXURSAN DIEGO CA			\$15,903.90 ◆
	Arrival Date: 09/23/12 Departure Date: 09/23/12 00000000 LODGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/30/12	7-ELEVEN 30053 00073SAINT PETERSBURG FL			\$13.11
	727-865-2962 Description: GAS/MSC95 27085341 Price: \$13.11			
08/30/12	KING CORONA CAFE 542TAMPA FL			\$64.54
	8132419109 TIP \$12.00			
08/30/12	COLUMBIA RESTAURANT TAMPA FL			\$113.90 ◆
	RESTAURANT Description FOOD/BEVERAGE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/31/12	GLOBAL NEWS/ZO086516SAN DIEGO CA			\$9.79
	619-2315100			
08/31/12	GLOBAL NEWS/ZO086516SAN DIEGO CA			\$2.14
	619-2315100			
08/31/12	Tradewinds Grand Bea(727)367-6461			\$758.40 ◆
	(727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 09/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
08/31/12	CIAO A/S A - T195451TAMPA 813-3963977 FOOD	FL \$11.09	\$11.09
08/31/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$996.75 ◆
08/31/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$758.40 ◆
08/31/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$758.40 ◆
09/02/12	LOEWS HOTELS CORONADOCORONADO 619-424-4000 FOOD TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA \$311.51 \$60.00	\$371.51 ◆

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		\$175.00
Total Interest in 2012		\$0.00

Continued on reverse

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

For Select & Pay Later, 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 **329,895**

Points Earned this Period **4,261**

Account Summary July 1, 2012 - July 31, 2012

Opening Points Balance	325,634
Points Earned this Period	+4,261
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	329,895

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

Questions About Your Account?

 membershiprewards.com

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

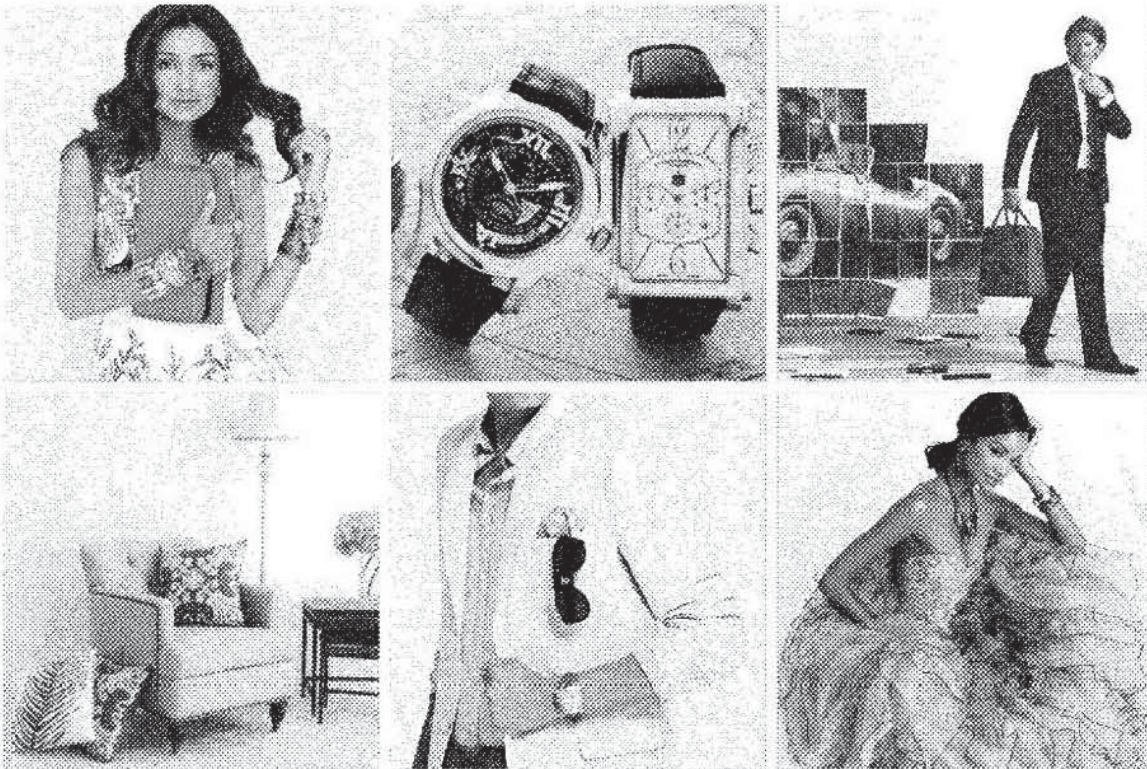
Did You Know?

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

Points Transaction Detail July 1, 2012 - July 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	3,517	0	1,517
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-23017	3,364 PREMIER REWARDS GAS GROCERY 2X PR2	147	1,511
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	137 PREMIER REWARDS AIRLINE 3X PR3	1,096	1,233
Total	3,018	1,243	4,261

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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*Free Ground Shipping Details: Free ground shipping is valid on orders with a minimum purchase amount of \$100 (excluding tax) on www.venteprivee.com charged to any American Express® Card. Amount credits may be applied to orders that are a minimum of \$100 and will qualify for free shipping. Free shipping applies to standard ground shipping only and may not be applied as a credit to Express Shipping or items requiring special handling and delivery. Bulk items and high-value items may require special handling and delivery and thus may not qualify for free ground shipping. Notification of special handling requirements will be specified at the time of sale. Fulfillment of free ground shipping is the sole responsibility of vente-privee. Free shipping subject to change or cancellation at any time. American Express does not provide, and is not responsible, for the products or services offered through the vente-privee USA website (venteprivee.com). American Express is not responsible for the content of the vente-privee USA website.

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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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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 10/11/12

Account Ending 2-21003

New Balance **\$21,177.81**
Minimum Payment Due **\$6,381.28**
Payment Due Date **11/05/12**

Late Payment Warning: Your Payment Due Date is 11/05/12. 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	24 years	\$33,034

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 11 for Important Changes to Your Account Terms
- See Page 13 for Important Changes to the Arbitration provision

Membership Rewards® Points

Available and Pending as of 08/31/12
346,588

For up to date point balance and full program details, visit membershprewards.com

Account Summary

Pay in Full Portion
Previous Balance \$1,458.49
Payments/Credits -\$1,458.49
New Charges +\$6,232.28
Fees +\$0.00
New Balance = \$6,232.28

Pay Over Time Portion
Previous Balance \$24,125.76
Payments/Credits -\$26,997.77
New Charges +\$17,817.54
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$14,945.53
Minimum Due \$149.00

Account Total
Previous Balance **\$25,584.25**
Payments/Credits -\$28,456.26
New Charges +\$24,049.82
Fees +\$0.00
Interest Charged +\$0.00
New Balance \$21,177.81
Minimum Payment Due \$6,381.28

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
11/05/12
New Balance
\$21,177.81
Minimum Payment Due
\$6,381.28

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 90096-8000

Change of Address

If correct on front, do not use.

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

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BRUCE E YOUNG
Closing Date 10/11/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,448.49	-\$24,135.76	-\$25,584.25
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
MARGARET HUNTER 2-23017	\$0.00	-\$862.01	-\$862.01
DUNCAN D HUNTER 2-22027	-\$10.00	-\$2,000.00	-\$2,010.00
Total Payments and Credits	-\$1,458.49	-\$26,997.77	-\$28,456.26

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			Amount
10/03/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$25,424.21
10/03/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$160.04
Credits			Amount
09/24/12	MARGARET HUNTER	TLF ALLENS FLOWERS ALA MESA CA 619-460-3192 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$862.01 ♦
10/02/12	DUNCAN D HUNTER	AFFORDABLE AIR CHARTSAN DIEGO CA 858-243-2451 Description BUSINESS SERVI SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$1,820.00 ♦
10/08/12	DUNCAN D HUNTER	Sycuan Resort - GolfE! Cajon CA (619)442-3425 Description REFER TO INVOICE	-\$10.00
10/08/12	DUNCAN D HUNTER	Sycuan Resort - GolfE! Cajon CA (619)442-3425 Description REFER TO INVOICE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$180.00 ♦

New Charges**Summary**


	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$0.00	\$3,313.31	\$3,313.31
MARGARET HUNTER 2-23017	\$320.68	\$4,378.47	\$4,699.15
DUNCAN D HUNTER 2-22027	\$5,911.60	\$10,125.76	\$16,037.36
Total New Charges	\$6,232.28	\$17,817.54	\$24,049.82

Continued on reverse

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

 **BRUCE E YOUNG**
Card Ending 2-21003

			Amount
10/06/12	THE US GRANT A LUXURSAN DIEGO CA		\$3,313.31 ◆
	Arrival Date	Departure Date	
	11/06/12	11/06/12	
	00000000		
	LODGING		
	CARDEPOSIT		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		

 **MARGARET HUNTER**
Card Ending 2-23017

			Amount
09/11/12	COSTCO WHSE #0469 00LA MESA CA		\$174.10 ◆
	6196678518		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/12/12	PIER 1 005983LA MESA CA		\$124.03 ◆
	800-2454595		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/12/12	MICHAELS #5711 EL CAJON CA		\$140.73 ◆
	619-670-6236		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/13/12	BARNES & NOBLE 2733 LA MESA CA		\$77.04
	BOOK STORE		
09/13/12	STARBUCKS CORP052225LA MESA CA		\$23.35
	800-7827282		
09/17/12	WAL-MART SUPERCENTEREL CAJON CA		\$161.29 ◆
	DISCOUNT STORE		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/17/12	SHELL OIL 5744272920EL CAJON CA		\$24.04
	GAS STATION		
09/20/12	WHITEHOUSEHOLIDAYS 8139682020 FL		\$421.28 ◆
	CATALOG MERCHANDISE		
	Description		
	VINTAGE AND CO		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/20/12	U S CAPITOL HIST SOSWASHINGTON DC		\$973.65 ◆
	202-534-8919		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/20/12	TLF ALLENS FLOWERS ALA MESA CA		\$862.01 ◆
	619-460-3192		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
09/22/12	RITE AID 6225 RITE AALPINE CA		\$55.76
	DRUG STORE/PHARMACY		
09/22/12	CARL'S JR 1100629 00ALPINE CA		\$25.55
	800-422-4141		
	Description		
	FAST FOOD REST		

Continued on next page

BRUCE E YOUNG
Closing Date 10/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
09/23/12	TLF ALLENS FLOWERS ALA MESA 619-460-3192	CA		\$942.82 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
09/24/12	COSTCO WHSE #0469 00LA MESA 6196678518	CA		\$273.60 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
09/24/12	WAL-MART SUPERCENTER EL CAJON DISCOUNT STORE	CA		\$60.05
09/25/12	STARBUCKS CORP 679251 SAN DIEGO 800-7627282	CA		\$12.95
09/26/12	MICHAELS #5711 EL CAJON 619-670-6236	CA		\$116.09 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
09/28/12	JACK IN THE BOX #306 EL CAJON 619-441-2584	CA		\$27.73
Description FAST FOOD REST				
10/03/12	CYNTHIA'S HALLMARK #LA MESA 619-465-8112	CA		\$12.61
Description CARD/GIFT/PART				
10/05/12	ATTM*192683191 PAC 06 MIDLAND 800-331-0500	TX		\$188.87 ◆
Description TELEPHONE SERV				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				


DUNCAN D HUNTER
Card Ending 2-22027

				Amount
09/13/12	BULL FEATHERS - WASH WASHINGTON RESTAURANT	DC		\$56.09
09/23/12	THE TIPSY CROW 54292 SAN DIEGO 6193389300	CA		\$9.75
TIP				\$2.00
09/24/12	APPLE STORE 40 SAN DIEGO COMPUTER STORE	CA		\$20.47
09/24/12	DIAL N STYLE 8829031 SAN DIEGO TELECOM EQUIPMENT	CA		\$43.09
09/24/12	AFFORDABLE AIR CHARTS SAN DIEGO 858-243-2451	CA		\$1,020.00 ◆
Description BUSINESS SERV				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
09/25/12	THE US GRANT A LUXURSAN DIEGO	CA		\$5,295.67 ◆
	Arrival Date	Departure Date		
	09/23/12	09/24/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/26/12	EXCALIBUR TOBACCONISSAN DIEGO	CA		\$68.70
	858-277-1148			
	FOOD		\$58.70	
	TIP		\$10.00	
09/26/12	AFFORDABLE AIR CHARTSAN DIEGO	CA		\$1,820.00
	858-243-2451			
	Description			
	BUSINESS SERV			
09/27/12	THE US GRANT A LUXURSAN DIEGO	CA		\$3,452.03
	Arrival Date	Departure Date		
	09/26/12	09/26/12		
	00000060			
	LODGING			
09/27/12	THE US GRANT A LUXURSAN DIEGO	CA		\$190.27 ◆
	Arrival Date	Departure Date		
	09/26/12	09/26/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/27/12	LODGE AT TORREY PINELA JOLLA	CA		\$25.20
	LODGING			
09/28/12	UNION 76 10064079 TEMECULA	CA		\$43.48
	UNION 76			
09/28/12	AT&T DATA 190 ALPHARETTA	GA		\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			
09/29/12	SMOKERS LAND INC 951-587-9854			\$93.26
	951-587-9854			
10/01/12	UNIVERSITY CLUB ATOPSAN DIEGO	CA		\$59.50
	MEMBERSHIP CLUB			
10/02/12	TACO BELL #03485 ESCONDIDO	CA		\$9.99
	888-864-3990			
10/03/12	SAMMY'S - GROSSMONT LA MESA	CA		\$68.15
	619-460-8555			
	FOOD		\$56.15	
	TIP		\$12.00	
10/03/12	AT&T V500 10080 063 MEMPHIS	TN		\$403.29 ◆
	800-331-0500			
	Description			
	TELEPHONE SERV			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/04/12	EXXONMOBIL FOUNTAIN VALL	CA		\$14.40
	00191963 92708			
	MERCH SNAK			
	GEN. TOBACCO			
	COLD DISP BEV			

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BRUCE E YOUNG
Closing Date 10/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
10/05/12	ENTERPRISE RENT A CASAN DIEGO	CA		\$801.97 ◆
	Location		Date	
	Rental: SAN DIEGO CA		12/09/21	
	Return: SAN DIEGO CA		12/10/05	
	Agreement Number: 128636891			
	Renter Name: HUNTER DD			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/05/12	SADDLE BAR 0G-080223SOLANA BEACH	CA		\$36.00
	RESTAURANT			
10/08/12	COTTONWOOD AT RANCHOEL CAJON	CA		\$21.50
	619-442-9691			
	FOOD		\$17.50	
	TIP		\$4.00	
10/08/12	Sycuan Resort - Go!El Cajon	CA		\$10.00
	(619)442-3425			
	Description			
	REFER TO INVOICE			
10/08/12	Sycuan Resort - Go!El Cajon	CA		\$10.00
	(619)442-3425			
	Description			
	REFER TO INVOICE			
10/08/12	Sycuan Resort - Go!El Cajon	CA		\$180.00 ◆
	(619)442-3425			
	Description			
	REFER TO INVOICE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/09/12	ATTM*186487736 PACFARMERS BRA	TX		\$142.96 ◆
	800-331-0500			
	Description			
	TELEPHONE SERV			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/10/12	UNITED AIRLINES HOUSTON	TX		\$541.60 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		SAN DIEGO LINDBERG	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623429981773		Date of Departure: 12/05	
	Passenger Name: FISK/MICAH			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
10/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:		To:	Carrier:	Class:
SAN DIEGO LINDBERG		WASHINGTON DULLES	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 01629285644081			Date of Departure: 12/05	
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
10/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:		To:	Carrier:	Class:
SAN DIEGO LINDBERG		WASHINGTON DULLES	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 01629285633124			Date of Departure: 12/05	
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
10/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:		To:	Carrier:	Class:
SAN DIEGO LINDBERG		WASHINGTON DULLES	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 01629285633150			Date of Departure: 12/05	
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
10/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:		To:	Carrier:	Class:
SAN DIEGO LINDBERG		WASHINGTON DULLES	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 01629285633135			Date of Departure: 12/05	
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
10/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:		To:	Carrier:	Class:
SAN DIEGO LINDBERG		WASHINGTON DULLES	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
Ticket Number: 01629285633146			Date of Departure: 12/05	
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				

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BRUCE E YOUNG
Closing Date 10/11/12

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

			Amount
10/10/12	EXCALIBUR TOBACCONISSAN DIEGO 858-277-1148	CA	\$20.00
	FOOD	\$10.00	
	TIP	\$10.00	

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	\$175.00
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 Select & Pay Later, 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).

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

