

BRUCE E YOUNG
Closing Date 10/11/12

Account Ending 2-21003

Summary of Changes

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

Important Changes to Your Account Terms

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

Revised Term effective January 18, 2013

Late Payment	Up to \$35 . However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be \$35 or 2.99% of the past due amount, whichever is greater.
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Additional change to your terms effective January 1, 2013

About Pay Over Time Limit	<p>You may have the ability to carry a balance on your Card using the Pay Over Time feature. We are clarifying that we may increase or reduce the maximum Pay Over Time balance you may have on your account. This amount is called Pay Over Time limit. Your Pay Over Time limit is \$35,000, unless it's been previously reduced or increased.</p> <p>We will tell you if we change your Pay Over Time limit.</p> <p>You must pay in full all charges that would cause your Pay Over Time balance to exceed your Pay Over Time limit.</p>
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Additional change to your terms effective immediately

Statement Copy Fee	<p>We are removing the fee for copies of billing statements you request. This fee was \$5.00 for each statement requested, except for the three most recent statements.</p>
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See the reverse side for the detail of changes to your Cardmember Agreement.

Important Changes to Your Account Terms

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

Late Payment Fee

We are clarifying how late payment fees work on your account:

- If your account has a Pay Over Time feature or balance, your late fee will be up to **\$35**.
- If your account does not have a Pay Over Time feature or balance, your late fee will be up to **\$35**. However, if you do not pay for two billing periods in a row, your late fee will be **\$35** or **2.99%** of the past due amount, whichever is greater.

Effective January 18, 2013, the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	<p><u>Accounts without a Pay Over Time Feature or Balance:</u> Up to \$35. However, if you do not pay the Amount Due for two billing periods in a row, your late fee will be \$35 or 2.99% of the past due amount, whichever is greater.</p> <ul style="list-style-type: none"> • Your first late fee is \$25. This late fee will be charged if you do not pay the Amount Due on your billing statement before the 10th day after the Closing Date shown on your next billing statement. If you do this again within the next 6 billing periods, your late fee is \$35 instead. • However, if you do not pay the Amount Due for two or more billing periods in a row, your late fee will be \$35 or 2.99% of the past due amount, whichever is greater. This late fee will be charged on the Closing Date of the second consecutive billing period, and, if the Amount Due remains unpaid, on each Closing Date after that. • Your late fee will never exceed the Amount Due. <p><u>Accounts with a Pay Over Time Feature or Balance:</u> Up to \$35</p> <ul style="list-style-type: none"> • Your first late fee is \$25. If you pay late again within the next 6 billing periods, your late fee is \$35 instead. However, your late fee will never exceed the Minimum Payment Due. • The applicable late fee will be charged if you do not pay the Minimum Payment Due on your billing statement before the 10th day after the Closing Date shown on your next billing statement, and, if the Minimum Payment Due remains unpaid, on each Closing Date after that. • Paying late may also result in a Penalty APR. See <i>Penalty APR for new transactions and Penalty APR for existing balances</i> above. <p>In certain circumstances, because of the timing of the late fee charges described above, a billing statement may reflect two late fees, each one charged with respect to a different billing period.</p>
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About Pay Over Time Features

Effective January 1, 2013, the fourth paragraph of the *About Pay Over Time features* section is deleted and replaced with:

We assign a Pay Over Time limit to your Account. We will not place any charge into a Pay Over Time balance if it causes the total of your Pay Over Time balances to go over your Pay Over Time limit. We may reduce or increase this amount. We may do so even if you pay on time and your Account is not in default. We will tell you if we change that amount. You must pay in full upon receipt of your billing statement all charges that are not placed into a Pay Over Time balance. We may change which charges are eligible to be placed into a Pay Over Time balance.

Statement Copy Fee

In the *How Rates and Fees Work* table, in Part 1 of your Cardmember Agreement, the *Statement Copy* row is deleted.

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Changes to the Arbitration Provision

We are making changes to the process for resolving legal claims to provide more options. See the summary of our new process below and the detailed language on the following pages for more on these changes.

**Summary of New Claims Resolution Provision (including Arbitration)
Effective January 1, 2013**

First, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes.

Second, before initiating a mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim.

Third, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim.

Fourth, our Claims Resolution provision includes an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court. However, **you may reject the arbitration provision** if you notify us in writing prior to February 15, 2013.

Rejecting arbitration: If you reject the arbitration provision, it will not apply to you, except for any claims subject to litigation or arbitrations pending at the time you send your rejection notice. Also, your rejection will apply to the arbitration provision in any other American Express Card accounts you may have, except for Corporate Card accounts. It will have no other effect on your ability to use your card or the service you have with American Express.

How to reject arbitration: You must send us a rejection notice by **February 15, 2013**, that contains your:

- name
- address
- account number(s)
- signature

Mail your rejection notice to American Express, P.O. Box 981556, El Paso, TX 79908. For a sample form, go to americanexpress.com/reject. You are not required to use the sample form.

See the reverse side and subsequent pages for the detail of changes.

Important Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing your Account (the "Agreement"). This notice formally amends the Agreement as described below. These changes apply to existing and future balances on your Account. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your Account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Effective January 1, 2013, the *Arbitration* provision in the Cardmember Agreement is replaced with the following:

CLAIMS RESOLUTION

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision. **You may reject the arbitration provision by sending us written notice within 45 days after your first card purchase, or by February 15, 2013, whichever is later. See *Your Right to Reject Arbitration* below.**

For this section, **you** and **us** includes any corporate parents, subsidiaries, affiliates or related persons or entities. **Claim** means any current or future claim, dispute or controversy relating to your Account(s), this Agreement, or any agreement or relationship you have or had with us, except for the validity, enforceability or scope of the Arbitration provision. **Claim** includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims; (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with any account; and (4) claims that arise from or relate to (a) any account created under any of the agreements, or any balances on any such account, (b) advertisements, promotions or statements related to any accounts, goods or services financed under any accounts or terms of financing, (c) benefits and services related to card membership (including fee-based or free benefit programs, enrollment services and rewards programs) and (d) your application for any account. You may not sell, assign or transfer a claim.

Sending a Claim Notice

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

Mediation

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

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

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

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Arbitration

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

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

Initiating Arbitration

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

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

Limitations on Arbitration

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

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

Arbitration Procedures

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

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

Arbitration Fees and Costs

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

Additional Arbitration Awards

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

Your Right to Reject Arbitration

You may reject this Arbitration provision by sending a written **rejection notice** to us at: American Express, P.O. Box 981556, El Paso, TX 79908. Go to americanexpress.com/reject for a sample rejection notice. Your rejection notice must be mailed within 45 days after your first card purchase, or by **February 15, 2013**, whichever is later. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in the cardmember agreements for any other currently open American Express accounts you have will not apply to you, except for Corporate Card accounts and any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this Claims Resolution section or the Agreement. Rejecting this Arbitration provision will not affect your ability to use your card or any other benefit, product or service you may have with your Account.

Continuation

This section will survive termination of your Account, voluntary payment of your Account balance, any legal proceeding to collect a debt, any bankruptcy and any sale of your Account (in the case of a sale, its terms will apply to the buyer of your Account). If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **346,588**



membershiprewards.com

Points Earned this Period **16,693**

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

Account Summary August 1, 2012 - August 31, 2012

Opening Points Balance	329,895
Points Earned this Period	+16,693
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	346,588

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 August 1, 2012 - August 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	65	0	65
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-23017	2,834 PREMIER REWARDS GAS GROCERY 2X PR2	632	3,466
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	7,174 PREMIER REWARDS AIRLINE 3X PR3	5,988	13,162
Total	10,073	6,620	16,693

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 11/09/12

Account Ending 2-21003

New Balance **\$8,414.53**
Minimum Payment Due **\$1,023.48**
Payment Due Date **12/05/12**

Late Payment Warning: Your Payment Due Date is 12/05/12. 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	\$15,882

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 9 for Important Information About Your Account including information regarding benefits underwritten by AMEX Assurance Company.

Membership Rewards® Points

Available and Pending as of 09/30/12
375,903

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

Account Summary

Pay in Full Portion
Previous Balance \$6,232.28
Payments/Credits -\$6,232.28
New Charges +\$948.48
Fees +\$0.00
New Balance = \$948.48

Pay Over Time Portion
Previous Balance \$14,945.53
Payments/Credits -\$14,945.53
New Charges +\$7,466.05
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$7,466.05
Minimum Due \$75.00

Account Total
Previous Balance **\$21,177.81**
Payments/Credits -\$21,177.81
New Charges +\$6,414.53
Fees +\$0.00
Interest Charged +\$0.00
New Balance \$8,414.53
Minimum Payment Due \$1,023.48

Days in Billing Period: 29

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 **12/05/12**
New Balance **\$8,414.53**
Minimum Payment Due **\$1,023.48**

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.



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 11/09/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$6,232.28	-\$14,945.53	-\$21,177.81
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$6,232.28	-\$14,945.53	-\$21,177.81

Detail

*Indicates posting date

Payments	Amount
11/01/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$21,177.81

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$5,190.33	\$5,190.33
MARGARET HUNTER 2-23017	\$588.55	\$2,007.15	\$2,595.70
DUNCAN D HUNTER 2-22027	\$359.93	\$268.57	\$628.50
Total New Charges	\$948.48	\$7,466.05	\$8,414.53

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
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				Amount
10/17/12	US AIRWAYS 800-428-4322 AZ			\$439.60 [◆]
	US AIRWAYS			
	From: WASHINGTON NATIONAL	To: SAN DIEGO LINDBERG	Carrier: US	Class: L
		WASHINGTON NATIONAL	US	L
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 0372489108791	Date of Departure: 11/01		
	Passenger Name: STAMBAUGH/RIORDANBRO			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL [®] / EXTENDED PAYMENT OPTION			
10/18/12	US AIRWAYS 800-428-4322 AZ			\$449.60 [◆]
	US AIRWAYS			
	From: WASHINGTON NATIONAL	To: SAN DIEGO LINDBERG	Carrier: US	Class: L
		WASHINGTON NATIONAL	US	L
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 0372489189975	Date of Departure: 11/01		
	Passenger Name: MALIN/ELLEN			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL [®] / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
10/18/12	US AIRWAYS	800-428-4322	AZ	\$449.60 ◆
	US AIRWAYS			
	From:	To:	Carrier:	Class:
	WASHINGTON NATIONA	SAN DIEGO LINDBERG	US	L
		WASHINGTON NATIONA	US	L
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 0372489197121			Date of Departure: 11/01
	Passenger Name: SADOIAN/ALLISONR			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
11/07/12	THE US GRANT A LUXUR	SAN DIEGO	CA	\$3,651.53 ◆
	Arrival Date	Departure Date		
	11/06/12	11/06/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

 **MARGARET HUNTER**
Card Ending 2-23017

				Amount
10/12/12	MEGA-FASHION VALLEY	SAN DIEGO	CA	\$61.33
	310-819-1400			
	Description			
	APPAREL HSWRS/ACC			
10/14/12	PANERA BREAD #4206	OLA MESA	CA	\$47.07
	8584498939			
10/18/12	MCDONALD'S F5204	006EL CAJON	CA	\$10.85
	7605938233			
10/18/12	COSTCO WHSE #0469	00LA MESA	CA	\$327.43 ◆
	6196678518			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/18/12	WAL-MART SUPERCENTE	REL CAJON	CA	\$50.43
	DISCOUNT STORE			
10/18/12	TACO BELL #25491	EL CAJON	CA	\$10.78
	888-864-3990			
10/19/12	USPS 054158955903338	LA MESA	CA	\$5.90
	619-6670767			
10/21/12	REGIS	EL CAJON	CA	\$40.98
	BEAUTY/BARBER SHOP			
10/21/12	DICK'S CLOTHING&SPO	REL CAJON	CA	\$282.58 ◆
	SPORTING GOODS STORE			
	Description			
	SPORTING GOODS/APPA			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/21/12	REGIS	EL CAJON	CA	\$41.26
	BEAUTY/BARBER SHOP			
10/21/12	PANDA EXPRESS #138	1EL CAJON	CA	\$19.19
	FAST FOOD RESTAURANT			
	Description			
	FAST FOOD RESTAURAN			
10/22/12	WAL-MART SUPERCENTE	REL CAJON	CA	\$55.89
	DISCOUNT STORE			

Continued on next page

BRUCE E YOUNG
Closing Date 11/09/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
10/22/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA	\$27.76
10/23/12	FAMILY CHR#274002741EL CAJON 616-5548700	CA	\$81.52
10/25/12	THE HOME DEPOT #1848EL CAJON 999-000-0000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$161.53 ◆
10/26/12	VONS Store 2333EL CAJON GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$116.01 ◆
10/29/12	ATTM*192683191PAC 06MIDLAND 800-331-0500 Description TELEPHONE SERVICE/E SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX	\$189.52 ◆
10/30/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA	\$56.49
10/30/12	STARBUCKS CORP089052LA MESA 800-7827282	CA	\$8.00
11/03/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$167.63 ◆
11/04/12	TARGET T997 0997 LA MESA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$109.70 ◆
11/06/12	PARTY CITY #524 0000EL CAJON 9734538600 Description REFER TO RECEIPT	CA	\$43.57
11/08/12	THE US GRANT A LUXURSAN DIEGO Arrival Date Departure Date 11/06/12 11/07/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$394.93 ◆
11/08/12	THE US GRANT A LUXURSAN DIEGO Arrival Date Departure Date 11/06/12 11/07/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$257.82 ◆
11/08/12	STATERBROS167 542929SAN DIEGO 8584841201 Description Price GROCERY STORES, SUP \$27.53	CA	\$27.53

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity

				Amount
DUNCAN D HUNTER				
Card Ending 2-22027				
				Amount
10/11/12	THE US GRANT RESTAURSAN DIEGO 619-232-3121	CA		\$19.55
10/12/12	The Grove SteakhouseAlpine (619)659-1639 TIP	CA	\$7.00	\$35.50
10/14/12	UBER TECHNOLOGIES IN#866-576-1039 TRANSPORTATI	CA		\$15.00
10/23/12	THE BRIGANTINE #8 00LA MESA 619-465-1935 Description EATING PLACES RESTR	CA		\$43.62
10/28/12	AT&T DATA 190 ALPHARETTA 800-331-0500 Description TELECOMMUNICATIONS	GA		\$29.99
10/29/12	HOOLEYS IRISH PUB EDEL CAJON RESTAURANT	CA		\$32.25
10/30/12	UNION KITCHEN & TAP ENCINITAS RESTAURANT FOOD/BEVERAGE TIP	CA	\$34.43 \$8.00	\$42.43
10/31/12	EXCALIBUR TOBACCONISSAN DIEGO 858-277-1148 FOOD TIP	CA	\$10.00 \$15.00	\$25.00
11/01/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9691 FOOD TIP	CA	\$28.47 \$10.03	\$38.50
11/05/12	BEST BUY 184 EL CAJON ELECTRONICS STORE	CA		\$38.04
11/06/12	COTTONWOOD AT RANCHOEL CAJON 6194429891 Description FOOD AND BEVERAGE	CA	Price \$40.00	\$40.00
11/08/12	ATTM#186407736 PACFARMERS BRA 800-331-0500 Description TELEPHONE SERVICE/E SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	TX		\$268.57 ◆

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 11/09/12

Account Ending 2-21003

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.

BRUCE E YOUNG
Closing Date 11/09/12

Account Ending 2-21003

Notice of Change to Your Travel Accident Insurance Policy

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

Applicable for Residents of Delaware 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 26 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.

Applicable for Residents of Florida for Travel Accident Insurance:

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

Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 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.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy. Dependent coverage will extend to the end of the calendar year when the dependent reaches age 30 when: 1. The dependent is unmarried and does not have a dependent of his or her own; 2. Is a resident of this state or a full-time or part-time student; and 3. Is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act. 4. If, pursuant to this section, a child is provided coverage under the parent's policy after the end of the calendar year in which the child reaches age 25 and coverage for the child is subsequently terminated, the child is not eligible to be covered under the parent's policy unless the child was continuously covered by other creditable coverage without a gap in coverage of more than 63 days. For the purposes of this subsection, the term "creditable coverage" has the same meaning as provided in Florida Insurance Code s. 627.6561(5). Dependent children include: 1. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance; 2. 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.

All references to "dependent children under 23 years of age" throughout the document are hereby changed to "dependent children under 26 years of age". TAI-RDR1-FL 06/10

Notice regarding your AMEX Assurance Company insurance Products

We are notifying you of an update to all insurance products underwritten by AMEX Assurance Company that you have as a benefit of your Cardmembership, or in which you have enrolled.

In the event any coverage provided by the AMEX Assurance Company insurance policies would be in violation of U.S. economic or trade sanctions, such coverage shall be null and void.

Notice to Oregon Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

S02N2

BP/CCSGBAS/1112

16-7162_0511

AE_0829

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **375,903**

 membershiprewards.com

Points Earned this Period **29,315**

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

Account Summary September 1, 2012 - September 30, 2012

Opening Points Balance	346,588
Points Earned this Period	+29,315
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	375,903

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 September 1, 2012 - September 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	0	0	0
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-23017	2,241 PREMIER REWARDS GAS GROCERY 2X PR2	247	2,488
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	23,342 PREMIER REWARDS GAS GROCERY 2X PR2	27	26,827
		3,458 PREMIER REWARDS AIRLINE 3X PR3	
Total	25,583	3,732	29,315

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 11/09/12

Account Ending 2-21003

FALL ESCAPE, CHICAGO STYLE

Get up to a \$75 dining credit when you use your American Express® Card

HERE'S HOW:

BOOK

Book a minimum two-night stay at a participating hotel between October 15 and December 15, 2012 with your American Express Card.

DINE

Enjoy food and beverages at your hotel and charge them to your room.

CHECK OUT

Check out with your American Express Card and receive a dining credit from the hotel equal to your food and beverage charges, up to \$75.

Choose your hotel and start planning your itinerary now by visiting www.choosechicago.com/axpchicagoescape.



Terms and conditions apply. Seven days advance reservation required. Stays must be booked between October 8 and December 8, 2012.

Now Accepting
American Express®
Cards in
Your Area!

GMAC INSURANCE®

Save on premier auto coverage with many group discounts available. To learn how you qualify, go to gmainsurance.com or 1-800-462-2123

COUNTY OF SAN DIEGO TREASURER TAX COLLECTOR

1600 Pacific Hwy San Diego, CA
Call 1-877-829-4732 or visit sdtreastax.com

SAFFRON THAI

Delicious and healthy traditional Thai cuisine by renowned chef Su-Mer Yu.
3731S Indio St San Diego, A.
619-574-7737 or visit saffronsandiego.com

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

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 12/11/12

Account Ending 2-21003

New Balance **\$13,779.17**
Minimum Payment Due **\$1,590.29**
Payment Due Date **01/05/13**

Late Payment Warning: Your Payment Due Date is 01/05/13. 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	23 years	\$26,984

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

- ➔ See page 2 for important information about your account.
- ➔ **See Page 13** for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.
- ➔ Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 11**.

↓ 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
01/05/13
New Balance
\$13,779.17
Minimum Payment Due
\$1,590.29

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

Membership Rewards® Points

Available and Pending as of 10/31/12
392,158

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

Account Summary

Pay in Full Portion

Previous Balance \$948.48
Payments/Credits -\$948.48
New Charges +\$1,467.29
Fees +\$0.00
New Balance = \$1,467.29

Pay Over Time Portion

Previous Balance \$7,466.05
Payments/Credits -\$7,466.05
New Charges +\$12,311.88
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$12,311.88
Minimum Due \$123.00

Account Total

Previous Balance **\$8,414.53**
Payments/Credits -\$8,414.53
New Charges +\$13,779.17
Fees +\$0.00
Interest Charged +\$0.00

New Balance \$13,779.17
Minimum Payment Due \$1,590.29

Days in Billing Period: 32

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.

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$948.48	-\$6,275.75	-\$7,224.23
Credits			
BRUCE E YOUNG 2-21003	\$0.00	-\$1,190.30	-\$1,190.30
Total Payments and Credits	-\$948.48	-\$7,466.05	-\$8,414.53

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			Amount
12/03/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$7,055.98
12/03/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$168.25
Credits			Amount
11/15/12	BRUCE E YOUNG	THE US GRANT A LUXURSAN DIEGO CA	-\$1,190.30 [◆]
		Arrival Date Departure Date	
		11/14/12 11/14/12	
		00000000	
		LODGING	
		SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
MARGARET HUNTER 2-23017	\$461.99	\$6,830.59	\$7,292.58
DUNCAN D HUNTER 2-22027	\$1,005.30	\$5,481.29	\$6,486.59
Total New Charges	\$1,467.29	\$12,311.88	\$13,779.17

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

MARGARET HUNTER
Card Ending 2-23017

		Amount
11/11/12	MIRAMAR MCAS COMMISSIRAMAR NAS CA 8585774516 Description GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$200.00 [◆]
11/11/12	MARINES BASE EXCHANGSAN DIEGO CA 8585771958 Description Price GOVERNMENT SERVICES \$220.35 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$220.35 [◆]
11/13/12	DOMINO'S 8423 0000088056509946 8056509946 FAST FOOD REST.	\$31.04

Continued on reverse

Detail Continued

◆ - denotes Pay Over: Time activity

			Amount
11/18/12	COSTCO WHSE #0469 00LA MESA CA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$110.61 ◆
11/25/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$219.13 ◆
11/25/12	THE HOME DEPOT #1848EL CAJON CA 999-000-0000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$389.42 ◆
11/26/12	THE HOME DEPOT #1848EL CAJON CA 999-000-0000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$240.82 ◆
11/26/12	1-800-GOT JUNK 619-482-2291 619-482-2291 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$558.00 ◆
11/28/12	VONS Store 2333EL CAJON CA GROCERY STORE		\$37.70
11/30/12	JACK IN THE BOX #306EL CAJON CA 619-441-2584 Description FAST FOOD RESTAURAN		\$28.92
12/02/12	BATH & BODY WORKS 39EL CAJON CA 619-447-1780		\$61.47
12/02/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE		\$50.00
12/03/12	USPS 054158094907618LA MESA CA 800-2758777 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$112.54 ◆
12/04/12	BLOOMINGDALES 061007SAN DIEGO CA BLOOMINGDALE'S Description Price DIOR COSMETICS \$135.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$145.46 ◆
12/04/12	SEARS ROEBUCK 01438 EL CAJON CA - Description Price LANDS' END -CHILDRE \$10.00 GIRLS WEAR \$35.00 INFANTS AND TODDLER \$10.00 INFANTS AND TODDLER \$10.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$161.77 ◆
12/04/12	EXPRESS#0392 0000039EL CAJON CA WOMEN'S CLOTHING		\$68.39

Continued on next page

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
12/05/12	UNITED AIRLINES	SAN DIEGO	CA	\$50.00
	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: 01626015002986		Date of Departure: 12/05	
	Passenger Name: HUNTER /FIRST CHECKED			
	Document Type: SPECIAL SERVICE TICKET			
12/05/12	UNITED AIRLINES	SAN DIEGO	CA	\$25.00
	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: 01626015002684		Date of Departure: 12/05	
	Passenger Name: FISK /FIRST CHECKED			
	Document Type: SPECIAL SERVICE TICKET			
12/05/12	UNITED AIRLINES	SAN DIEGO	CA	\$25.00
	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: 01626015002183		Date of Departure: 12/05	
	Passenger Name: HUNTER /FIRST CHECKED			
	Document Type: SPECIAL SERVICE TICKET			
12/06/12	UNITED AIRLINES	HOUSTON	TX	\$70.50
	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: 01629224669413		Date of Departure: 12/05	
	Passenger Name: HUNTER /FOOD S-UA			
	Document Type: SPECIAL SERVICE TICKET			
12/06/12	UNITED AIRLINES	HOUSTON	TX	\$10.99
	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: 01629224669435		Date of Departure: 12/05	
	Passenger Name: HUNTER /FOOD S-UA			
	Document Type: SPECIAL SERVICE TICKET			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/06/12	UNITED AIRLINES HOUSTON TX			\$2.99
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: WASHINGTON DULLES	Carrier: CO	Class: 00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629224670732	Date of Departure: 12/05		
	Passenger Name: HUNTER/FOOD 5-UA			
	Document Type: SPECIAL SERVICE TICKET			
12/09/12	The New York Palace New York NY			\$2,553.00 ◆
	Arrival Date: 12/07/12	Departure Date: 12/09/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/09/12	The New York Palace New York NY			\$1,724.79 ◆
	Arrival Date: 12/07/12	Departure Date: 12/09/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/11/12	CAPTL VISITOR CTR - WASHINGTON DC			\$194.70 ◆
	2022264130			
	Description			
	GENERAL MERCHANDISE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			



DUNCAN D HUNTER
Card Ending 2-22027

				Amount
11/09/12	UNITED AIRLINES HOUSTON TX			\$548.20 ◆
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: DENVER INTL APT	Carrier: UA	Class: 00
		TUCSON INTERNATIONAL	UA	00
		SAN FRANCISCO INTL	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623461605090	Date of Departure: 12/15		
	Passenger Name: HUNTER/DUNCANMR			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
11/09/12	BARONA CREEK GOLF LAKESIDE CA			\$31.50
	8887227662			
11/10/12	THE POSEIDON RESTAURDEL MAR CA			\$50.00
	8567559345			
	Description	Price		
	FOOD AND BEVERAGE	\$50.00		
11/10/12	HYATT PLACE TUCSON ATUSCON AZ			\$87.92
	Arrival Date: 12/15/12	Departure Date: 12/16/12		
	00000000			
	LODGING			
	CARDEPOSIT			

Continued on next page

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
11/10/12	FLAVOR DEL MAR 858-755-3663	DEL MAR CA		\$69.00
11/20/12	COTTONWOOD AT RANCHO EL CAJON 6194429891	CA		\$42.01
	Description	Price		
	FOOD AND BEVERAGE	\$42.01		
11/23/12	BARONA CREEK GOLF LAKESIDE 8887227662	CA		\$512.00 ◆
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
11/23/12	BARONA CREEK GOLF LAKESIDE 8887227662	CA		\$25.00
11/23/12	BARONA CREEK GOLF LAKESIDE 8887227662	CA		\$23.00
11/27/12	AT&T DATA 190 800-331-0500	ALPHARETTA GA		\$29.99
	Description			
	TELECOMMUNICATIONS			
11/27/12	BOXCAR TAVERN RESTAURANT FOOD/BEVERAGE TIP	WASHINGTON DC	\$15.40 \$4.00	\$19.40
11/27/12	FIOLA RESTAURANT FOOD/BEVERAGE TIP	WASHINGTON DC	\$133.10 \$26.00	\$159.10 ◆
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
11/28/12	TORTILLA COAST DC 202-546-6768	WASHINGTON DC		\$50.54
	TIP		\$10.00	
11/28/12	Verizon Wires D6248-08009220204 8009220204			\$39.97
11/29/12	THE CAPITAL GRILLE 8 WASHINGTON 2027376200	DC		\$35.00
	FOOD/BEVERAGE		\$25.00	
	TIP		\$10.00	
11/30/12	USPS CHANGE OF 100959 MEMPHIS 800-2383150	TN		\$1.00
12/04/12	BULL FEATHERS - WASH WASHINGTON RESTAURANT TIP	DC	\$6.00	\$35.65
12/04/12	UBER TECHNOLOGIES IN 866-576-1039 TRANSPORTATI	CA		\$53.00
12/05/12	UBER TECHNOLOGIES IN 866-576-1039 TRANSPORTATI	CA		\$22.00
12/07/12	KENNEDY RADIO DISPATCH 212-234-8000 TAXICAB & LIMOUSINE	NY		\$40.00

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/08/12	Renaissance9671NMAYFWASHINGTON	DC		\$1,254.15 ◆
	Arrival Date	Departure Date		
	12/05/12	12/07/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/08/12	KISS & FLY NEW YORK NY			\$95.00
	6466381300			
12/08/12	DOS CAMINOS/675 BAR NEW YORK NY			\$86.32
	RESTAURANT			
	FOOD/BEVERAGE	\$71.86		
	TIP	\$14.46		
12/08/12	KISS & FLY NEW YORK NY			\$93.00
	6466381300			
12/08/12	Renaissance9671NMAYFWASHINGTON	DC		\$754.42 ◆
	Arrival Date	Departure Date		
	12/05/12	12/07/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/08/12	Renaissance9671NMAYFWASHINGTON	DC		\$753.42 ◆
	Arrival Date	Departure Date		
	12/05/12	12/07/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/08/12	ATTM*186487736 PACFARMERS BRA TX			\$75.20
	800-331-0500			
	Description			
	TELEPHONE SERVICE/E			
12/10/12	UNITED AIRLINES HOUSTON TX			\$150.00 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629227306736		Date of Departure: 12/11	
	Passenger Name: HUNTER///CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/10/12	UNITED AIRLINES HOUSTON TX			\$150.00 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629227394056		Date of Departure: 12/11	
	Passenger Name: HUNTER/CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227392866		Date of Departure: 12/11		
Passenger Name: FISK /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388740		Date of Departure: 12/11		
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388762		Date of Departure: 12/11		
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388773		Date of Departure: 12/11		
Passenger Name: HUNTER /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity

				Amount
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388810		Date of Departure: 12/11		
Passenger Name: HUNTER///CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388821		Date of Departure: 12/11		
Passenger Name: HUNTER/CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388832		Date of Departure: 12/11		
Passenger Name: HUNTER/CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/10/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ◆
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	SAN DIEGO LINDBERG	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629227388843		Date of Departure: 12/11		
Passenger Name: HUNTER/CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				

Fees

		Amount
Total Fees for this Period		\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

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

Renewal Notice

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is \$175.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Select & Pay Later

Extended Payment Option

Sign & Travel

Tier	Rate Description	APR
STANDARD	Prime + 11.99%	15.24%
PENALTY	Prime + 23.99%	27.24%

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.	
Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information
To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices <p><i>Please note:</i> If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
To limit direct marketing	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications) 	
Directions?	Call 1-800-528-4800 or go to americanexpress.com/contact .	

WHO IS PROVIDING	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
HOW DOES AMERICAN EXPRESS PROTECT MY PERSONAL INFORMATION?	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial companies.</i>

TRANSFER OF INFORMATION

We may transfer personal information to other countries, for example, for customer service or to process transactions.

AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.

California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.

Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

BRUCE E YOUNG
Closing Date 12/11/12

Account Ending 2-21003

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask

SCP92

BP/PRVCCSG/0912

16-7162_0531

AE_0849

you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

SCP92

BP/PRVCCSG/0912

16-7162_0532

AE_0850

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **392,158**

Points Earned this Period **26,255**

Account Summary		October 1, 2012 - October 31, 2012
Opening Points Balance		375,903
Points Earned this Period		+26,255
Points Used this Period		-10,000
Reinstated Points and Adjustments		0
Total Points Balance		392,158

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 October 1, 2012 - October 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	3,313	0	3,313
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-23017	3,839	25 PREMIER REWARDS 2X PR2	3,864
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	14,027	57 PREMIER REWARDS 2X PR2	19,078
		4,994 PREMIER REWARDS 3X PR3	
Total	21,179	5,076	26,255
Points Used this Period	Total Points Used This Period		Request Date
Total	10,000		

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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



Executive Club
BRITISH AIRWAYS



RESTORATION HARDWARE

See them all — visit membershiprewards.com

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

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

