

BRUCE E YOUNG
Closing Date 01/11/13

Account Ending 2-21003

New Balance **\$8,687.68**
Minimum Payment Due **\$993.56**
Payment Due Date **02/05/13**

Late Payment Warning: Your Payment Due Date is 02/05/13. 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	19 years	\$16,583

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 an Important Notice About Your Fair Credit Reporting Act Rights

Membership Rewards® Points

Available and Pending as of 11/30/12
403,486

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

Account Summary

Pay in Full Portion

Previous Balance	\$1,467.29
Payments/Credits	-\$1,467.29
New Charges	+\$740.56
Fees	+\$175.00
New Balance	= \$915.56

Pay Over Time Portion

Previous Balance	\$12,311.88
Payments/Credits	-\$12,391.87
New Charges	+\$7,852.11
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$7,772.12
Minimum Due	\$78.00

Account Total

Previous Balance	\$13,779.17
Payments/Credits	-\$13,859.16
New Charges	+\$8,592.67
Fees	+\$175.00
Interest Charged	+\$0.00

New Balance **\$8,687.68**
Minimum Payment Due **\$993.56**

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.

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
02/05/13
New Balance
\$8,687.68
Minimum Payment Due
\$993.56

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 01/11/13

Account Ending 2-21003

i Interest Charges on Pay Over Time Balances

We'd like to remind you of ways to help minimize interest charges on Pay Over Time balances. If you pay the balance on your account in full each month, you will not incur any interest on transactions added automatically to a Pay Over Time balance. However, if you choose to carry a Pay Over Time balance past your next closing date, you will be charged interest on that balance until the total account balance is paid in full. The sooner you pay off a Pay Over Time balance, the less interest you will incur.

Payments and Credits**Summary**

	Pay in Full	Pay Over Time †	Total
Payments	-\$1,387.30	-\$12,391.87	-\$13,779.17
Credits			
BRUCE E YOUNG 2-21003	-\$79.99	\$0.00	-\$79.99
Total Payments and Credits	-\$1,467.29	-\$12,391.87	-\$13,859.16

Detail

*Indicates posting date

Payments			Amount
01/03/13*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$13,779.17
Credits			Amount
12/15/12	BRUCE E YOUNG	MCAFFEE.COM 866-622-3911 CA 5956898 ONLINE SOFTWR Description CA, ONLINE SFTWARE	-\$79.99

New Charges**Summary**

	Pay in Full	Pay Over Time †	Total
BRUCE E YOUNG 2-21003	\$117.85	\$0.00	\$117.85
MARGARET HUNTER 2-23017	\$495.55	\$3,275.81	\$3,771.36
DUNCAN D HUNTER 2-22027	\$127.16	\$4,576.30	\$4,703.46
Total New Charges	\$740.56	\$7,852.11	\$8,592.67

Detail

† - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

			Amount
12/12/12	MCAFFEE.COM 866-622-3911 CA 5951914 ONLINE SOFTWR Description CA, ONLINE SFTWARE		\$79.99
01/02/13	LAS OLAS 3924 WPT LOMA CA 6192226600		\$37.86

Continued on reverse

16-7162_0539

AE_0857

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
MARGARET HUNTER Card Ending 2-23017				
				Amount
12/11/12	UNITED AIRLINES WASHINGTON DC			\$60.00
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: SAN DIEGO LINDBERG	Carrier: UA	Class: 00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01626017433880		Date of Departure: 12/11	
	Passenger Name: HUNTER /FIRST CHECKED			
	Document Type: SPECIAL SERVICE TICKET			
12/11/12	UNITED AIRLINES WASHINGTON DC			\$100.00 ◆
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: SAN DIEGO LINDBERG	Carrier: UA	Class: 00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01626017437030		Date of Departure: 12/11	
	Passenger Name: HUNTER /FIRST CHECKED			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/11/12	ACE PARKING MANAGEMESAN DIEGO CA			\$252.00 ◆
	6192911508			
	Description	Price		
	PARKING FEES	\$252.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/11/12	CANNON WASHINGTON DC			\$30.05
	2024971821			
12/11/12	HERTZ CAR RENTAL WASHINGTON DC			\$642.90 ◆
	Location	Date		
	Rental: WASHINGTON DC	12/12/05		
	Return: WASHINGTON DC	12/12/11		
	Agreement Number: 187972002			
	Renter Name: HUNTER /MARGARET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/13/12	Starbucks #05414 SanSan Diego CA			\$50.00
	FAST FOOD RESTAURANT			
12/13/12	MICHAELS 5711 ELCAJON CA			\$56.81
	ARTIST SUPPLY & CRAFT			
12/13/12	VONS Store 2333EL CAJON CA			\$205.00 ◆
	GROCERY STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/13/12	PAPYRUS #2174 000002SAN DIEGO CA			\$38.97
	2162527300			
	Description			
	REFER TO RECEIPT			
12/14/12	TACO BELL #25491 EL CAJON CA			\$19.79
	888-864-3990			

Continued on next page

BRUCE E YOUNG
Closing Date 01/11/13

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
12/15/12	WAL-MART SUPERCENTER EL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$194.16 ◆
12/15/12	VONS Store 2333 EL CAJON GROCERY STORE	CA	\$21.53
12/19/12	ATTM*192683191 PAC 06 MIDLAND 800-331-0500 Description TELEPHONE SERVICE/E SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX	\$187.43 ◆
12/19/12	WORLD MKT 000406 LA MESA 619-4662991 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$155.66 ◆
12/19/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$359.57 ◆
12/19/12	WAL-MART STORE#5140 LA MESA DISCOUNT STORE	CA	\$44.20
12/20/12	VONS Store 2333 EL CAJON GROCERY STORE	CA	\$0.75
12/21/12	EXPEDIA*SALES FINAL 800-397-3342 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	WA	\$688.94 ◆
12/21/12	#06704 ALBERTSONS 00 ALPINE 6194456231	CA	\$54.50
12/22/12	WAL-MART STORE#5140 LA MESA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$233.34 ◆
12/22/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$256.81 ◆
12/22/12	SHELL OIL 5744272920 EL CAJON AUTO FUEL DISPENSER	CA	\$89.83
12/22/12	SCHLOTZKYS 1329 Q48 LA MESA FAST FOOD RESTAURANT	CA	\$21.12

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity



DUNCAN D HUNTER
Card Ending 2-22027

				Amount
12/12/12	UNITED AIRLINES HOUSTON TX			\$150.00 ◆
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: DENVER INTL APT	Carrier: CO	Class: 00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 0162922889116		Date of Departure: 12/15	
	Passenger Name: HUNTER /CHANGE PENALTY			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/12/12	Renaissance9671NMAYFWASHINGTON DC			\$1,106.10 ◆
	Arrival Date	Departure Date		
	12/09/12	12/12/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/12/12	Renaissance9671NMAYFWASHINGTON DC			\$906.71 ◆
	Arrival Date	Departure Date		
	12/09/12	12/12/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/12/12	Renaissance9671NMAYFWASHINGTON DC			\$946.69 ◆
	Arrival Date	Departure Date		
	12/09/12	12/12/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/15/12	THE AIRPORT LOUNGESDENVER CO			\$21.60
	303-342-6866			
	FOOD		\$17.60	
	TIP		\$4.00	
12/16/12	MARRIOTT 33715DULA/PDULLES VA			\$231.99 ◆
	Arrival Date	Departure Date		
	12/14/12	12/15/12		
	00000000			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/16/12	KARL STRAUSS 7050124LOS ANGELES CA			\$58.96
	310-6463472			
	FOOD		\$58.96	
12/16/12	HYATT PLACE TUCSON ATUSCON AZ			\$22.10
	Arrival Date	Departure Date		
	11/10/12	12/16/12		
	00000000			
	LODGING			
12/17/12	OTGMANAGEMENTTUCSON,JAMAICA NY			\$9.50
	718-656-6210			
	Description			
	FAST FOOD RESTAURAN			

Continued on next page

BRUCE E YOUNG
Closing Date 01/11/13

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/18/12	SHERATON DULLES	OAK HILL	VA	\$107.91 ◆
	Arrival Date	Departure Date		
	12/16/12	12/17/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/19/12	PACIFICO	WASHINGTON	DC	\$1,126.90 ◆
	RESTAURANT			
	FOOD/BEVERAGE	\$926.96		
	TIP	\$200.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/21/12	UNITED AIRLINES	HOUSTON	TX	\$5.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON NATIONA	US	00
		SAN DIEGO LINDBERG	US	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: D1623498659031		Date of Departure: 02/14	
	Passenger Name: CROUDER/KEVIN			
	Document Type: SPECIAL SERVICE TICKET			
12/21/12	UNITED AIRLINES	HOUSTON	TX	\$5.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON NATIONA	US	00
		SAN DIEGO LINDBERG	US	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623498659042		Date of Departure: 02/14	
	Passenger Name: CROUDER/TRACY			
	Document Type: SPECIAL SERVICE TICKET			
12/21/12	UNITED AIRLINES	HOUSTON	TX	\$5.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON NATIONA	US	00
		SAN DIEGO LINDBERG	US	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: D1623498659053		Date of Departure: 02/14	
	Passenger Name: CROUDER/SPENCER			
	Document Type: SPECIAL SERVICE TICKET			

Fees

			Amount
01/11/13	BRUCE E YOUNG	ANNUAL MEMBERSHIP FEE	\$175.00
		Use Membership Rewards® Points toward your annual membership fee. Visit www.membershiprewards.com/cardfees to learn more.	
Total Fees for this Period			\$175.00

Continued on reverse

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	\$175.00
Total Interest in 2013	\$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 01/11/13

Account Ending 2-21003

Important Notice About Your Fair Credit Reporting Act Rights

This is an important notice about your rights under the Fair Credit Reporting Act. Please read it carefully and keep it for future use.

If you believe that any information in your credit report is inaccurate or incomplete, you have the right to dispute it by contacting the consumer reporting agency directly or, if your dispute concerns an American Express account on your credit report, by writing to us at:

American Express Credit Bureau Unit
P.O. Box 981537
El Paso, TX 79998-1537

If you write to us, you will need to give us the following information in your letter:

- Your name, address and telephone number
- Your American Express account number
- Describe as best you can what you think is wrong about how your American Express account appears on your credit report.
- Provide any documents or other information supporting your claim, including a copy of your credit report if available.

After we receive your letter we will notify the consumer reporting agencies that you have disputed the American Express account on your credit report, as required by law. We'll research your dispute and correct any errors we find. If we do not find any errors, we will let you know and we will continue to report your account to the consumer reporting agencies as 'disputed' unless and until you tell us to stop reporting it as 'disputed.'

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **403,486**

Points Earned this Period **11,328**

Account Summary November 1, 2012 - November 30, 2012

Opening Points Balance	392,158
Points Earned this Period	+11,328
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	403,486

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 November 1, 2012 - November 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	5,192	2,680 PREMIER REWARDS 3X PR3	7,872
Add'l Premier Rwns Gld Cd XXXX-XXXXX2-23017	2,598	228 PREMIER REWARDS 2X PR2	2,826
Add'l Premier Rwns Gld Cd XXXX-XXXXX2-22027	630	0	630
Total	8,420	2,908	11,328

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 02/08/13

Account Ending 2-21003

New Balance **\$0.00**
Payment Not Required

Membership Rewards® Points

Available and Pending as of 12/31/12
420,859

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

See page 2 for important information about your account.

See Page 5 for Important Information About Your Rewards Program

Account Summary

Pay in Full Portion

Previous Balance	\$915.56
Payments/Credits	-\$951.18
New Charges	+\$35.62
Fees	+\$0.00
New Balance	= \$0.00

Pay Over Time Portion

Previous Balance	\$7,772.12
Payments/Credits	-\$9,195.97
New Charges	+\$1,413.65
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$8,687.68
Payments/Credits	-\$16,137.15
New Charges	+\$1,449.47
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$0.00**

Days in Billing Period: 28

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.

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 Not Required

Amount Due
\$0.00

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[Redacted]

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 02/08/13

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$951.18	-\$9,185.97	-\$10,137.15
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$951.18	-\$9,185.97	-\$10,137.15

Detail ^{*}Indicates posting date

Payments	Amount
01/28/13 [*] PAYMENT RECEIVED - THANK YOU	-\$10,137.15

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Total New Charges	\$35.62	\$1,413.85	\$1,449.47

Detail[◆] - denotes Pay Over Time activityFor more information, visit
americanexpress.com/payovertimeinfoBRUCE E YOUNG
Card Ending 2-21003

	Amount
01/14/13 PAYPAL *CONG.INST. 4029357733 CA 402-935-7733 Description OTHER SIGN & TRAVEL [*] / EXTENDED PAYMENT OPTION	\$1,051.00 [◆]
01/21/13 STAPLES INC. 00692 ONTARIO CA (800)333-3330 SIGN & TRAVEL [*] / EXTENDED PAYMENT OPTION	\$166.31 [◆]
01/24/13 STAPLES 00647 SAN DIEGO CA (800)333-3330	\$35.62
01/25/13 STAPLES INC. 00692 ONTARIO CA (800)333-3330 SIGN & TRAVEL [*] / EXTENDED PAYMENT OPTION	\$196.54 [◆]

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

Continued on reverse

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	\$175.00
Total Interest in 2013	\$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 02/08/13

Account Ending 2-21003

Important Information About Your Rewards Program

With your Premier Rewards Gold Card from American Express, you earn one Membership Rewards[®] point for each dollar of eligible purchases. On purchases in certain categories, you can earn additional Membership Rewards points ("additional points"). **We are making changes to the categories on which you can earn additional points. These changes are summarized below.**

Effective with billing periods beginning on or after May 1, 2013, to earn additional points:	
For airfare	Airfare must be for a scheduled flight on a passenger carrier and must be purchased directly from the airline. (Charter flights and private jet flights are excluded.)
At gas stations	The gas station where you purchase gasoline must be located in the United States. (Superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations.)
At supermarkets	The supermarket must be located in the United States. (Superstores and warehouse clubs are not considered supermarkets).
Please visit americanexpress.com/rewards-info for more information about rewards.	

We determine if purchases qualify for additional points by using merchant codes. Each merchant is typically assigned a code based on what they primarily sell. A purchase will not earn additional points if the merchant uses a code that is not eligible for additional points. Of course you will always earn one Membership Rewards point for each dollar of eligible purchases.

If you would like to cancel your account because of these changes and receive a prorated refund of your annual fee, you must call us at 1-855-259-2815 before April 30, 2013. Remember, cancellation of your account may result in forfeiture of unredeemed Membership Rewards points so you should consider redeeming your points before calling us. As a reminder, if you cancel, you won't be able to use your Card for new transactions and you'll still have to pay off your balance.

See the changes to your Membership Rewards Program Terms and Conditions on reverse side of this page.

Amendment to the Membership Rewards program Terms and Conditions

Effective with your first billing period that begins on or after May 1, 2013, the following text is added to the Membership Rewards Program Terms and Conditions.

"Subject to these terms and conditions, for each dollar charged for an eligible purchase in each billing period on your Premier Rewards Gold Card from American Express you will earn:

- 2 additional points (for a total of 3 points) for airfare on a scheduled flight charged directly with passenger airlines (Charter flights and private jet flights are excluded);
- 1 additional point (for a total of 2 points) for gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- 1 additional point (for a total of 2 points) for purchases at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and
- 1 point for all other eligible purchases.

Eligible purchases are purchases for goods and services minus returns and other credits.

Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not earn additional points.

Merchants are typically assigned codes and categorized based on what they primarily sell. A purchase will not earn additional points if the merchant, or a particular merchant location, uses a code that is not eligible for additional points. For questions about additional points on a purchase, call the number on the back of your Card.

A purchase may not earn additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Please visit americanexpress.com/rewards-info for more information about rewards."

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **420,859**

Points Earned this Period **17,373**

Account Summary December 1, 2012 - December 31, 2012

Opening Points Balance	403,486
Points Earned this Period	+17,373
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	420,859

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 December 1, 2012 - December 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	-1,190	0	-1,190
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-23017	7,293	238 PREMIER REWARDS 2X PR2	7,901
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	6,486	370 PREMIER REWARDS 3X PR3 4,176 PREMIER REWARDS 3X PR3	10,662
Total	12,589	4,784	17,373

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.