

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must 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. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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 When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial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


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

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

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

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

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

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Service & Billing Inquiries	Payments
P.O. BOX 981535	BOX 0001
EL PASO, TX	LOS ANGELES CA
79998-1535	90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Service.
- 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 (optional)*

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.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

*You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your e-mail preferences.

BRUCE E YOUNG
Closing Date 07/11/10

Account Ending 2-21003

Payments and Credits

Summary

	Total
Payments	-\$4,545.18
Credits	\$0.00
Total Payments and Credits	-\$4,545.18

Detail *Indicates posting date

Payments	Amount
06/18/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$4,545.18

New Charges


Summary

	Total
BRUCE E YOUNG 2-21003	\$170.53
MARGARET HUNTER 2-21011	\$1,652.00
DUNCAN D HUNTER 2-22027	\$2,258.93
Total New Charges	\$4,081.46

Detail

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


	Amount
07/02/10 COSTCO.COM *ONLINE 800-955-2292 ONLINE MERCHANDISE	\$170.53

 **MARGARET HUNTER**
Card Ending 2-21011

	Amount
06/11/10 WHITEHOUSEHOLIDAYS 18139682020 402-935-7733 Description DURABLE GOODS	\$209.05
06/11/10 MICHAELS STORES 5711EL CAJON ARTIST SUPPLY & CRAFT	\$62.12
06/16/10 OMNI HOTELS SHOREHAMWASHINGTON Arrival Date Departure Date 04/27/10 06/15/10 00000000 LODGING	\$342.36
06/17/10 WHITEHOUSEHOLIDAYS 18139682020 402-935-7733 Description DURABLE GOODS	\$154.33
06/17/10 MICHAELS STORE 3256 SANTEE ARTIST SUPPLY & CRAFT	\$83.15
06/17/10 WORLD MKT 000406LA MESA 619-4662991	\$81.99

Continued on reverse

Detail Continued

			Amount
06/25/10	U S CAPITOL HIST SOSWASHINGTON 202-534-8919		\$347.15
06/28/10	TARGET STORES 304 03EL CAJON DISCOUNT STORE		\$135.64
06/28/10	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY		\$38.13
06/28/10	CHEVRON G&M OIL, LLCEL CAJON 6196319000		\$45.01
	Description	Price	
	FUEL/MISCELLANEOUS	\$45.01	
06/28/10	LA SALSA #95 QLA MESA 619-589-6696		\$14.78
	Description		
	EXPRESS PAY SV		
06/29/10	7-ELEVEN 16439.00071EL CAJON 619-443-5993		\$15.71
	Description	Price	
	GAS/MSC95 30513920	\$15.71	
06/30/10	ATTM*192683191PAC 32MIDLAND 800-331-0500		\$122.58
	Description		
	TELEPHONE SERV		
	DUNCAN D HUNTER Card Ending 2-22027		
			Amount
06/11/10	APPLE STORE 213 CHULA VISTA COMPUTER STORE		\$995.40
06/11/10	AT&T 328007895993 ALPHARETTA 800-331-0500		\$29.99
	Description		
	TELECOMMUNICAT		
06/15/10	BULL FEATHERS RESTAUDISTRICT OF C 202-488-2701		\$60.01
	TIP	\$10.00	
06/16/10	VOLTA LIVE 1740300758009186582 402-935-7733		\$100.00
	Description		
	GENERAL		
06/16/10	VOLTA LIVE 1740300758009186582 402-935-7733		\$20.00
	Description		
	GENERAL		
06/22/10	DULLES NEWS AND GI 5DULLES 7035721822		\$21.28
	Description	Price	
	NEWSSTANDS	\$21.28	
06/22/10	ART AND SOUL AT LIAIWASHINGTON 202-638-1616		\$62.34
06/23/10	CAPITOL CITY BREWINGARLINGTON RESTAURANT		\$62.40
	FOOD/BEVERAGE	\$51.40	
	TIP	\$11.00	

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/10

Account Ending 2-21003

Detail Continued

			Amount
06/24/10	HOUSE MEMBERS DININGWASHINGTON CATERER		\$16.95
	FOOD/BEVERAGE	\$12.95	
	TIP	\$4.00	
06/24/10	7-ELEVEN 10743 00071ARLINGTON 703-578-6066		\$41.75
	Description	Price	
	GAS/MSC95 41054313	\$41.75	
06/25/10	DULLES NEWS AND GI 5DULLES 7035721822		\$10.27
	Description	Price	
	NEWSSTANDS	\$10.27	
06/26/10	ATTM*186487736PAC 32MIDLAND 800-331-0500		\$138.40
	Description		
	TELEPHONE SERV		
06/28/10	AT&T POS PARTNER 328ALPHARETTA 800-331-0500		\$299.00
	Description		
	TELEPHONE SERV		
06/28/10	VOLTA LIVE 1740300758009186582 402-935-7733		\$120.00
	Description		
	GENERAL		
06/28/10	GLOBAL NEWS/ZO086516SAN DIEGO 619-2315100		\$64.95
06/30/10	MOLLY MALONE'S WASHINGTON RESTAURANT		\$20.00
	FOOD/BEVERAGE	\$16.50	
	TIP	\$3.50	
06/30/10	APPLE STORE 129 ARLINGTON COMPUTER STORE		\$103.90
07/04/10	KEITHS FAMILY RESTAUSAN DIEGO 8582714670		\$43.81
	TIP	\$8.00	
07/07/10	VERIZON WIRELESS 143LA MESA TELECOM SERVICE		\$37.48
	TELECOMMUNICATION EQUIPMENT AND TELEPHON		
07/09/10	MCDONALD'S F5006 000EL CAJON 6195792228		\$11.00

Fees

			Amount
Total Fees for this Period			\$0.00

Continued on reverse

16-7162_0121

AE_0439

2010 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2010	\$0.00
Total Interest in 2010	\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.	

DUPLICATE COPY®

Membership Rewards® Monthly Statement and Program News

p. 7/10

For questions about your Membership Rewards account, visit us at americanexpress.com/rewards

or contact us at 1-800-AXP-EARN (297-3276)

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

MEMBERSHIP
rewards

Statement Period
May 1, 2010 - May 31, 2010
Account activity after this period does not appear on this statement

Prepared for
BRUCE E YOUNG
Membership Rewards® Account Number
[REDACTED]

Total Points Balance

105,313

Points Earned this Period

23,829

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

Account Summary

Opening points balance	81,484
Points earned this period	+23,829
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=105,313

Points Earned this Period

05/01/10 - 05/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	631 Premier Rewards Gold Bonus 3696	15,000	15,631
Add'l Premier Rwd Gld Cd XXXX-XXXXX2-21011	583 PREMIER REWARDS GAS GROCERY 2X PR2 702 PREMIER REWARDS AIRLINE 3X PR3	139	1,424
Add'l Premier Rwd Gld Cd XXXX-XXXXX2-22027	4,384 PREMIER REWARDS AIRLINE 3X PR3	2,390	6,774
Totals	5,598	18,231	23,829

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

**AMERICANA
MANHASSET**

Shop at AmericanaManhasset.com - Earn Double Points on All Purchases Through 12/31/2010

Shop AmericanaManhasset.com's exclusive, hand-picked selection of hip and luxurious items from HIRSHLEIFERS, a one-of-a-kind boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Lanvin, Miu Miu, Givenchy, Phillip Lim, Alexander McQueen, and more!

Shop online!
www.americamanhasset.com

(MR Bonus ID 8444)

Offer valid 01/01/09-12/31/10 on all purchases at AmericanaManhasset.com. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards® account within 6-8 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit MembershipRewards.com/Terms or call 1-800-AXP-EARN (297-3276). Bonus ID: **8444**.

Earn Double Points for Spa Getaways at Three Exclusive Resorts

Unwind and indulge at Terranea or Estancia La Jolla in California, or the Inn & Spa at Loretto in Santa Fe. Staying at these luxury spa retreats can earn you double Membership Rewards® points through 9/30/10.

Earn double Membership Rewards points at three premier resorts in California and New Mexico. For more information, go to www.destinationhotels.com/rewards (MR Message 4597)

Offer valid 1/1/10-12/31/10 at select participating hotels only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of stay & charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to internet wholesale rates, traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus IDs: **8981, 3786, 3787, 3788**

DESTINATION
HOTELS & RESORTS

Continued on reverse

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.

16-7162_0123

AE_0441



Save 12% on a Samsung 50" HD 1080p Plasma TV

Make a statement with Samsung's new Touch of Color design. Features a hint of clear-to-charcoal gray naturally blended into the traditional piano black frame, FilterBright® to minimize glare, built-in digital tuner, 1920 x 1080 resolution, and a 2,000,000:1 Dynamic Contrast Ratio. Save 30,300 points when you redeem now!

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.

Visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)** and redeem 211,900 points for reward code **RY5936**.

(MR Message 4585)



Save 10% on a Garmin Nuvi® 1250 Ultra-Thin GPS with ecoRoute®

The Garmin® nuvi® 1250 redefines portable, affordable navigation. This ultra-thin GPS 3.5" display has preloaded maps for North America, announces streets by name and calculates a more fuel-efficient route with ecoRoute. Save 2,900 points when you redeem now!

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.

Visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)** and redeem 26,700 points for reward code **RY2758**.

(MR Message 4584)



Save 18% on Shure SE210 Sound Isolating Earphones

High Quality On-The-Go Audio, ergonomic and lightweight sound isolating earphones offer the most accurate audio reproduction from both portable and home stereo audio sources--for the ultimate in precision highs and rich low end. Save 3,700 points when you redeem now!

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.

Visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)** and redeem 17,200 points for reward code **HLX1133**.

(MR Message 4587)



Use Membership Rewards® Points for American Express® Gift Cards

American Express® Gift Cards let the people you care about get exactly what they want, wherever they want. Whether it's for friends or family for holidays, birthdays, graduations, weddings, or just to say "thank you," give a great gift that lasts. American Express Gift Cards have no monthly fees and no lost value. Give the gift of choice with the American Express Gift Card--welcomed at more places than ever!

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.

Go to membershiprewards.com and search for American Express Gift Cards.

(MR Message 4592)



Save 24% on an Antwerp Solitaire Diamond "Dream" Necklace

Single round brilliant diamond prong set with .05 ct in 14 karat white gold with 16" 14 karat white gold chain. Our superior cut is world renowned. Every diamond is set by hand by our master craftsmen. Save 4,700 points when you redeem now!

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.

Visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)** and redeem 15,300 points for reward code **HLX3202**.

(MR Message 4586)

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

BRUCE E YOUNG
Closing Date 07/11/10

Account Ending 2-21003

BOOK YOUR HOTEL ONLINE WITH AMERICAN EXPRESS TRAVEL

American Express Travel guarantees the lowest rates at over 40,000 domestic and international hotels¹.
Visit americanexpress.com/bookhotels for great savings and benefits.



Special Offers

Book your hotel online now with American Express Travel to take advantage of great savings and benefits.

2X MEMBERSHIP rewards²

Earn double Membership Rewards[®] points when you use an eligible, enrolled American Express[®] Card to book a hotel².

PAY WITH POINTS

Use Membership Rewards[®] Pay with Points to pay for all or part of your hotel booking³.

Book now at americanexpress.com/bookhotels



Terms and Conditions

1. American Express hotel rates are so low, we guarantee that you won't find a better deal on the same room, at the same hotel, on the same dates. If you do, we'll either pay you the difference or allow you to cancel your reservation and receive a refund on your booking.
 2. To be eligible to earn double points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your air, Lowest Rates Guaranteed hotel, Complete Trip (flight + hotel packages), American Express Vacations package and cruise reservations on an eligible, enrolled American Express[®] Card through americanexpress.com/travel. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. **Bonus ID 3218** (Air, Hotel, and Complete Trip); **Bonus ID 5432** (Cruise); **Bonus ID 3738** (American Express Vacations Packages). Bonus points will be credited to your program account 10-12 weeks after completion of travel. Some American Express Cards are not eligible for enrollment in the program. Terms and Conditions for the Membership Rewards program apply. For more information on the Membership Rewards program, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). Participating partners and available rewards are subject to change without notice.
 3. To use Membership Rewards Pay with Points, you must charge travel with an enrolled Card at American Express Travel. Points will be debited from your program account and a credit for the corresponding dollar amount will be issued to the Card account you used. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain on the Card account. Minimum redemption of 5,000 points. Membership Rewards program Terms and Conditions apply; see membershiprewards.com/terms.
- American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives, and may also provide incentives to our travel counselors CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 - Registered Iowa Travel Agency, NV#2001-0126.

© 2010 American Express Travel Related Services Company, Inc. All rights reserved.

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.

American Express Exclusive Offers - LA Red Carpet Summer**LA
RED
CARPET
SUMMER**

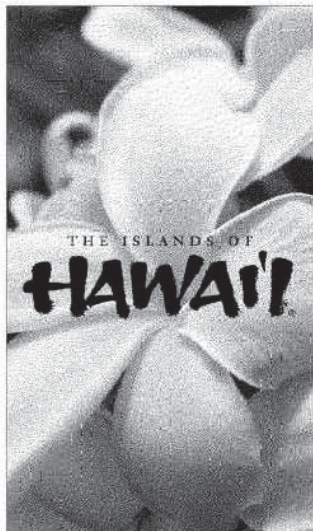
Take advantage of The LA Red Carpet Hotel Package, which includes a FREE 3rd night plus a complimentary breakfast for two when you book two nights at a participating hotel with your American Express® Card. You'll also receive Red Envelope Offers with additional savings.

Go to www.discoverlosangles.com/redcarpet/ to book and stay by 9/15/2010!

Must book and pay with your American Express Card and stay by September 15, 2010, to redeem offers. Minimum 2 consecutive nights-stay required. One offer per Cardmember.

Book now at
www.discoverlosangles.com/redcarpet/

(CE 113819)

**Experience Perfect Moments in The Islands of Hawai'i**

American Express Travel can help you discover perfect moments in paradise. With six Islands to discover, there are plenty of activities to meet everyone's desires—from humpback whale watching to exploring Hawai'i Regional Cuisine. Say aloha to savings and experience what each Island has to offer.

Call American Express Travel at 877-297-5799 to book a trip.
Then visit amexnetwork.com/hawaii to browse exclusive Cardmember offers in shopping, dining, and activities.

Terms: Must use any American Express Card to redeem offers on www.amexnetwork.com/hawaii. Terms, conditions and restrictions apply for each individual offer. Expiration date varies by offer. CST# 1022318-10. TA-149, Washington UBI#600-469-694, ML-1192, TA-002 Registered Iowa Travel Agency, NV#2001-0126. ©2010 American Express.



**PREFERRED
GOLF™**

Receive complimentary golf,
Room upgrades, and much more ...



Visit us at
www.PreferredGolf.com/GroupTrips

Exclusive Subscription Offer for Cardmembers**INTOUCH**

in Touch Weekly is pleased to offer Cardmembers a subscription offer of 52 issues for only \$66.00 (U.S. orders). This is 15% off the lowest featured subscription price. Get the hottest celebrity news, gossip, and eye-catching photography in each issue of *in Touch Weekly*. Packed with all the star-studded news that every reader craves, *in Touch* provides fun, informative coverage of celebrity fashion, beauty, health, home, relationships and lifestyle.

Offer not valid on existing subscriptions, or subscription orders placed utilizing another method (i.e. magazine insert card, Ad from an issue of *in Touch Weekly*, or at www.intouchweekly.com). Offer cannot be combined with any other offer or promotions.

Go to
<https://www.kable.com/pub/intc/suballam.asp> to redeem your Exclusive Subscription Offer. Enjoy this online-only offer from September 1, 2009 through August 31, 2010 when you use any American Express® Card.

(CE 113826)

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 08/11/10

Account Ending 2-21003

New Balance	\$3,108.35
Please Pay By	08/26/10

Membership Rewards® Points	
As of 08/11/10	112,885
For details, please see your Membership Rewards page.	

See page 2 for important information about your account.

WELCOMED FOR AN **END OF SUMMER ADVENTURE**
OR **BACK TO SCHOOL BASICS.**

REMEMBER TO USE YOUR CARD FOR VIRTUALLY EVERYTHING, FROM ENJOYING THE LAST DAYS OF SUMMER TO STOCKING UP ON THE ESSENTIALS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Account Summary

Pay In Full Portion	
Previous Balance	\$4,081.46
Payments/Credits	-\$5,054.86
New Charges	+\$4,080.73
Fees	+\$1.02
New Balance	= \$3,108.35

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

Account Total	
Previous Balance	\$4,081.46
Payments/Credits	-\$5,054.86
New Charges	+\$4,080.73
Fees	+\$1.02
Interest Charged	+\$0.00
New Balance	\$3,108.35

Days in Billing Period: 31

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.

↓ 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

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

BRUCE E YOUNG
CORONADO CA 92118-1633

Please Pay By 08/26/10
Amount Due \$3,108.35

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

|||||
AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must 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. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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


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

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

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

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

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

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Service & Billing Inquiries	Payments
P.O. BOX 981535	BOX 0001
EL PASO, TX	LOS ANGELES CA
79998-1535	90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Service.
- 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 (optional)*

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.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

*You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your e-mail preferences.

BRUCE E YOUNG
Closing Date 08/11/10

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time \blacklozenge	Total
Payments			
	-\$4,081.46	\$0.00	-\$4,081.46
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$973.40	\$0.00	-\$973.40
Total Payments and Credits	-\$5,054.86	\$0.00	-\$5,054.86

Detail *Indicates posting date

Payments	Amount
07/20/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$3,967.83
07/22/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$113.63
Credits	Amount
08/02/10 DUNCAN D HUNTER UNITED AIRLINES ELEC TICKET MI TKT# 0162111410323	-\$973.40


New Charges

Summary

	Pay In Full	Pay Over Time \blacklozenge	Total
BRUCE E YOUNG 2-21003	\$716.00	\$0.00	\$716.00
MARGARET HUNTER 2-21011	\$196.19	\$0.00	\$196.19
DUNCAN D HUNTER 2-22027	\$3,168.54	\$0.00	\$3,168.54
Total New Charges	\$4,080.73	\$0.00	\$4,080.73

Detail

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

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

	Foreign Spend	Amount
07/26/10 THE BRIGANTINE #8 17LA MESA 619-465-1935 Description EATING PLACES		\$77.15
08/03/10 U S CAPITOL HIST SOSWASHINGTON 202-534-8919		\$488.85
08/05/10 SHERATON SAN DIEGO MSAN DIEGO Arrival Date Departure Date 08/10/10 08/11/10 00000000 LODGING CARDEPOSIT		\$150.00

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
MARGARET HUNTER			
Card Ending 2-21011			
		Foreign Spend	Amount
07/27/10	OLIVE GARDEN #1301 OLA MESA 6194607221		\$90.40
	FOOD/BEVERAGE	\$76.40	
	TIP	\$14.00	
07/29/10	#06771 ALBERTSONS 00EL CAJON 6195793127		\$20.04
08/06/10	OLIVE GARDEN #1301 OLA MESA 6194607221		\$85.75
	FOOD/BEVERAGE	\$73.75	
	TIP	\$12.00	
DUNCAN D HUNTER			
Card Ending 2-22027			
		Foreign Spend	Amount
07/10/10	AT&T DATA 3280078959ALPHARETTA 800-331-0500 Description TELECOMMUNICAT		\$29.99
07/12/10	DENNY'S #6608 000000SAN DIEGO 6192398938		\$30.85
07/13/10	N F L BAR SAN 080030SAN DIEGO 619-2315100		\$10.78
	FOOD	\$10.78	
07/14/10	ZAYTINYA WASHINGTON RESTAURANT		\$60.00
	FOOD/BEVERAGE	\$50.00	
	TIP	\$10.00	
07/15/10	MOE'S DELI & B568871DULLES 703-5724610		\$49.97
	FOOD	\$49.97	
07/20/10	TOSCANA CAFE 1782367WASHINGTON 202-525-2693 Description FOOD/BEVERAGE		\$70.00
07/22/10	A26 Z MARKET A206704ATLANTA 404-8381000		\$4.27
	FOOD	\$4.27	
07/26/10	DUBLINER RESTAURANT WASHINGTON 2026386900		\$20.41
	FOOD/BEVERAGE	\$15.41	
	TIP	\$5.00	
07/26/10	DUBLINER RESTAURANT WASHINGTON 2026386900		\$50.00
07/27/10	BRICKSKELLER WASHINGTON RESTAURANT Description 549794		\$16.30

Continued on next page

BRUCE E YOUNG
Closing Date 08/11/10

Account Ending 2-21003

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7%
of the converted US dollar amount. See page 2 for details.

			Foreign Spend	Amount
07/27/10	BRICKSKELLER RESTAURANT Description 528263	WASHINGTON		\$56.64
07/27/10	CAFE JAPONE RESTAURANT FOOD/BEVERAGE TIP	WASHINGTON	\$18.00 \$6.00	\$24.00
07/28/10	RUMORS RESTAURANT	WASHINGTON		\$25.00
07/28/10	LOS TIOS GRILL RESTA RESTAURANT	ALEXANDRIA		\$46.22
07/29/10	HOUSE MEMBERS DINING CATERER FOOD/BEVERAGE TIP	WASHINGTON	\$51.00 \$10.00	\$61.00
07/30/10	UNITED AIRLINES UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA UA Class: U0 U0 Date of Departure: 08/05 Ticket Number: 01621114103231 Passenger Name: HUNTER/DUNCAN D CONG Document Type: PASSENGER TICKET	ELEC TICKET MI		\$973.40
07/30/10	HOUSE MEMBERS DINING CATERER FOOD/BEVERAGE TIP	WASHINGTON	\$4.50 \$1.00	\$5.50
08/01/10	VIZADA SATELLITE COMB 800-685-7898 Description VIZADA SATELLI	BETHESDA		\$8.45
08/01/10	VIZADA SATELLITE COMB 800-685-7898 Description VIZADA SATELLI	BETHESDA		\$12.68
08/02/10	1911 BAR NEW DELHI INEW C/O HOTEL IMPERIAL JANPA	DELHI DE	1,740.00 **Indian Rupees	\$37.71
08/03/10	HUDSON NEWS-NEWARK ANEWARK 2019395050 Description NEWS DEALERS/NEWSST		Price \$8.27	\$8.27
08/03/10	HUDSON NEWS- LOS ANGLOS 3103382043 Description NEWS DEALERS/NEWSST	ANGELES	Price \$2.49	\$2.49
08/03/10	TECH SHOWCASE DULLES 7036618592 Description SPECIALTY RETAIL ST	DULLES	Price \$26.24	\$26.24

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
08/03/10	AIRCELL GOGO INFLIGH877-350-0038 INTERNET ACC		\$9.95
08/06/10	AMERICAN AIRLINES DALLAS, TX AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00106130415303 Passenger Name: HUNTER/DUNCAN Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		\$20.00
		Date of Departure: 08/06	
08/06/10	AMERICAN AIRLINES DALLAS, TX AMERICAN AIRLINES From: To: Carrier: Class: WASHINGTON NATL D SAN DIEGO CA NOT AVAILABLE Ticket Number: 00123235028375 Passenger Name: HUNTER/DUNCAN MR Document Type: PASSENGER TICKET		\$1,427.40
		Date of Departure: 08/06	
08/06/10	AUNTIE ANNES PRETZEL WASHINGTON 3013512240 Description Price FAST FOOD RESTAURAN \$6.74		\$6.74
08/06/10	HUDSON NEWS 240 EB 3DALLAS 9725746085 Description Price NEWS DEALERS/NEWSST \$9.43		\$9.43
08/06/10	DFW SKYBOX BAR 8000DFW AIRPORT 9725740402 FOOD/BEVERAGE \$17.85 TIP \$2.00		\$19.85
08/06/10	PARADIES WASH NAT'L WASHINGTON CARD & SOUVENIR STORE		\$15.01
08/10/10	AT&T DATA 3280078959ALPHARETTA 800-331-0500 Description TELECOMMUNICAT		\$29.99

Fees

		Amount
08/02/10	DUNCAN D HUNTER FOREIGN TRANSACTION FEE 1911 BAR NEW DELHI INDIA \$37.71	\$1.02
Total Fees for this Period		\$1.02

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 08/11/10

Account Ending 2-21003

2010 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2010	\$1.02
Total Interest in 2010	\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.	

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 current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

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

DUPLICATE COPY

Membership Rewards® Monthly Statement and Program News

p. 9/12

For questions about your Membership Rewards account, visit us at americanexpress.com/rewards

or contact us at 1-800-AXP-EARN (297-3276)

American Express Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

MEMBERSHIP
rewards

Statement Period
June 1, 2010 - June 30, 2010
Account activity after this period does not appear on this statement

Prepared for
BRUCE E YOUNG
Membership Rewards® Account Number
[REDACTED]

Total Points Balance

112,885

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

Points Earned this Period

7,572

Account Summary

Opening points balance	105,313
Points earned this period	+7,572
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=112,885

Points Earned this Period

06/01/10 - 06/30/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	62	0	62
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-21011	2,756 PREMIER REWARDS GAS GROCERY 2X PR2	215	2,971
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	1,729 PREMIER REWARDS AIRLINE 3X PR3	2,810	4,539
Totals	4,547	3,025	7,572

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

Get 1,000 Points When You Book with Fairmont Hotels and Resorts

Get 1,000 Membership Rewards® points from now until December 31st, when you book and pay with your American Express® Card at participating Fairmont Hotels & Resorts.

www.fairmont.com/promo/amex1000

Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information.

(MR Bonus ID 3751)



Offer valid from 1/31/10-12/31/10. Merchant will distribute Bonus Points Certificates ("Certificates") via e-mail or paper to eligible Membership Rewards enrollees when the promotion requirements above are met. Certificates must be redeemed online at membershiprewards.com/BonusPointsCert before the expiration date listed on the face of the certificate. Certificates are nontransferable. Lost, stolen, damaged, or destroyed Certificates will not be replaced by the merchant or American Express. Certificates are void if reproduced, altered, counterfeited, or obtained or used improperly. Please allow 4-6 weeks for your certificate to be issued. Individual terms, conditions & annual program fees apply for certain Card products. Bonus ID: 3751.

Receive a Bonus Bose® Wave® Premium Backlit Remote with Redemption

Acclaimed waveguide speaker technology delivers deep low notes and instrumental clarity, bringing new life to your music. Includes a built-in CD player, digital FM/AM tuner, auxiliary input jack and custom alarm. Requires little space and is delightfully simple to use. For a limited time, get a Bose® Wave® Premium Backlit Remote when you redeem before September 30, 2010.

Visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)** and redeem 61,800 points for reward code **BOS143**.

(MR Message 4687)



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.

Continued on reverse

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.

16-7162_0135

AE_0453

Save 10% on a HP LaserJet P1505 Printer



Produce professional documents with the HP LaserJet P1505 Printer series with HP spherical toner and an intelligent cartridge that enables high-end features on your desktop. Durable, fast, value-packed--to help you create effective business communications. Save 4,600 points when you redeem by September 30, 2010.

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

Visit membershprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 42,100 points for reward code **PRM3533**.

(MR Message 4689)

Save 10% on a Dyson DC31 Handheld Vacuum



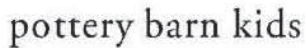
Dyson Digital Motor & Root Cyclone® technology. Contains a 22.2v lithium ion battery and dual power mode. Energy Star rated and a 2-year warranty. Comes with the combination tool and crevice tool. Save 3,600 points when you redeem by September 30, 2010!

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

Visit membershprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 33,600 points for reward code **HLX3711**.

(MR Message 4691)

Redeem Membership Rewards® Points for Pottery Barn Kids



At Pottery Barn Kids®, Membership Rewards enrollees can shop for casual furnishings and textiles designed to delight and inspire the imagination. Each of our collections has inherited Pottery Barn's comfortable, well-designed aesthetic and has been expertly crafted from the finest materials with a careful regard for child safety standards.

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

To start redeeming Membership Rewards points today, log on to membershprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 4677)

Save 10% on a LG 22" HD 720p LCD TV



Beautiful LCD with all of the innovations for the ultimate viewing experience. Features: 50,000:1 dynamic contrast, AV mode II (cinema, sports, game), Two HDMI® V.1.3 with deep color, 24P real cinema, ISFccc® ready, smart energy saving, and remote control included. Save 5,600 points when you redeem by September 30, 2010!

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

Visit membershprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 51,900 points for reward code **RY7193**.

(MR Message 4690)

Receive a Bonus Sports Resort 5-in-1 Sports Pack with Nintendo® Wii Bundle Redemption



Wii® is not just a gaming console, it's a reason to get together with your friends and family. Bundle includes: Nintendo® Game System, one extra Wii® Remote, and one additional game. The game is Rated E and the title is based on availability. For a limited time, get a bonus Sports Resort 5-in-1 Sports Pack when you redeem for **HLX832** before September 30, 2010.

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

Visit membershprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 54,200 points for reward code **HLX832**.

(MR Message 4693)

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 08/11/10

Account Ending 2-21003

NEW! American Express® Chinese Yuan Travelers Cheques



Whether you're traveling for business or enjoying a vacation in China, you can enjoy the built-in protection of American Express Chinese Yuan Travelers Cheques. They're safer than cash because they are refundable if lost or stolen, usually within 24 hours. When purchased before your trip, they are usually offered at a better exchange rate than Chinese Yuan cash and can easily be exchanged for local currency in China at over 2,000 Bank of China branches.

A valid non-Chinese passport will be required to exchange Chinese Yuan Travelers Cheques for local cash. A savings of \$15/order applies thru 12/31/10. Limit \$3,000 Chinese Yuan Travelers Cheques every 30 days when purchased with your American Express® Card. Offer not valid for shipping to PO boxes or to Arizona Cardmembers or addresses.

For your convenience, you can order online with no purchase fee and get secure delivery before you leave home. To learn more and order visit americanexpress.com/cny

(CE 113854)

Earn Double Membership Rewards® Points When You Travel



To be eligible to earn double points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your American Express cruise or tour vacation package reservations on an eligible, enrolled American Express® Card. Some American Express Cards are not eligible for enrollment.

Bonus points will be credited to your Membership Rewards account 10-12 weeks after completion of travel. Terms and conditions apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). Bonus ID: 1524.

CST# 1022318-10, Washington UBI# 600-469-694, ML#1192, TA-002 Registered Iowa Travel Agency, NV# 2001-0126.

Call your local American Express Travel professional at **1-866-299-4217** to book now. Mention promo code **AEDES024**.

(CE 113987)

LA Is Rolling Out the Red Carpet This Summer

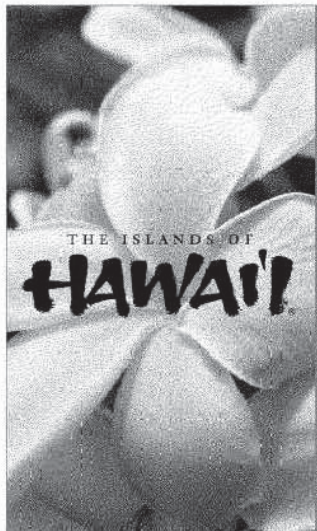


Enjoy LA's Red Carpet Hotel Package this summer and receive a complimentary 3rd consecutive night and breakfast for two when you book two nights at participating hotels with your American Express® Card. You'll also receive Red Envelope Offers with additional savings at check in. Go to www.discoverlosangeles.com/redcarpet to book and stay by 9/15/2010!

Must book and pay with your American Express Card and stay by September 15, 2010 to redeem offers. Minimum 2 consecutive nights stay required. One offer per Cardmember.

Package must be purchased with any American Express Card. Book now at www.discoverLosAngeles.com/redcarpet

(CE 113996)



Experience Perfect Moments in The Islands of Hawai'i

American Express Travel can help you discover perfect moments in paradise. With six Islands to discover, there are plenty of activities to meet everyone's desires—from humpback whale watching to exploring Hawai'i Regional Cuisine. Say aloha to savings and experience what each Island has to offer.

Call American Express Travel at 877-297-5799 to book a trip. Then visit amexnetwork.com/hawaii to browse exclusive Cardmember offers in shopping, dining, and activities.

Terms: Must use any American Express Card to redeem offers on www.amexnetwork.com/hawaii. Terms, conditions and restrictions apply for each individual offer. Expiration date varies by offer. CST# 1022318-10 TA-149, Washington UBI#600-469-694, ML-1192, TA-002 Registered Iowa Travel Agency, NV#2001-0126. ©2010 American Express.



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.

Now Accepting American Express® Cards!

Equity Estates Experience - First-class homes, world-class service and outstanding amenities. Memorable experiences are waiting to be fashioned. **1-800-413-3340** or www.equityestatefunds.com

California Recreation CO - Operates 4 full-service marinas in Newport Harbor. Offering a complement of features to fulfill your boating needs. www.greatslips.com or call **949-721-0111**.

Indian Springs Resort in Napa Valley - Our Mission Revival Hot Springs Resort awaits you. Melt in our 1913 Olympic Mineral Pool. **707-942-4913** or visit www.indianspringscalistoga.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.

(CE 113911)

Enjoy More with Stay More

Get rates discounted up to 50% off when you use your American Express® Card at participating Preferred Hotel Group hotels and resorts around the world. Each hotel offers intuitive service, unmatched attention to detail and exceptional accommodations, plus one of the following amenities: Guaranteed room upgrade, Daily breakfast, Welcome bottle of wine or champagne.

Offer valid through 12/31/10. Rates are per room, per night and not combinable with other promotions or programs. Discounts vary by participating property. Rates may vary, are valid at participating hotels only, subject to availability and may change without notice. You must be 21 years or older to consume alcohol. Guarantee and payment must be made with the American Express Card. Additional Terms and Conditions apply. Please visit www.phgoffers.com/AmexStayMore to book and view all Terms and Conditions.

Choose your destination from a collection of the world's finest hotels. For details and a complete list of participating hotels, www.phgoffers.com/AmexStayMore

(CE 113936)

20% Off on a Two-Night Stay at Aloft Hotels

Book two nights and get 20% off on your Aloft® Hotels stay when you pay with your American Express® Card. Experience Aloft Hotels, the new destination sensation featuring an always-happening w xyz» bar scene, fast + free WiFi, 24/7 re:fuel by Aloft gourmet bites, re:charge gym, energizing splash pool, and more. 40+ hotels now open and arriving soon around the globe.

To receive this offer, purchase must be charged in full to your American Express Card. Offer is valid at participating Aloft hotels. Offer is only valid for a two-night minimum stay booked and completed before 12/31/2010. Only available for arrivals on Thursday-Saturday. These offers are based on Starwood's best available unrestricted retail rates. Additional Terms and conditions may apply. Please visit www.alofthotels.com/20off to book and view all Terms and Conditions.

Book now at www.alofthotels.com/20off

(CE 113938)

20% Off on a Two-Night Stay with Four Points

Book two or more nights with any American Express® Card for Thursday through Saturday arrivals, and get 20% off on your stay through December 31st. Four Points® by Sheraton offers everything you need, from style to comfort to simple indulgences like free high-speed Internet and free bottled water. And enjoy our signature Best Brews® for a great beer at the end of the day.

To receive this offer, purchase must be charged in full to any American Express Card. Offer is valid at participating Four Points by Sheraton Hotels. Offer is only valid for a two-night minimum stay booked and completed before 12/31/2010. Only available for arrivals on Thursday-Saturday. These offers are based on Starwood's best available unrestricted retail rates. Additional Terms and Conditions may apply; please visit www.fourpoints.com/20off to book and view all Terms and Conditions.

Book online at www.fourpoints.com/20off or call **1-888-625-4988** and mention promo code **ZPH** to book this package.

(CE 113939)

American Express Exclusive Offers - Only in San Francisco

Only in San Francisco

Take advantage of exclusive offers in San Francisco with your American Express® Card. Visit onlyinsanfrancisco.com/amexoffers and enjoy savings at hotels, restaurants, shops, sightseeing, entertainment and attractions in the San Francisco Bay Area through December 31, 2010.

Must use any American Express Card to redeem offers. Terms, conditions and restrictions apply for each individual offer. Offers expire 12/31/10.

Visit onlyinsanfrancisco.com/amexoffers for exclusive offers.

(CE 113937)

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

BRUCE E YOUNG
Closing Date 09/10/10

Account Ending 2-21003

New Balance	\$6,728.77
Please Pay By	09/25/10

Membership Rewards® Points	
As of 09/10/10	117,150
For details, please see your Membership Rewards page.	

See page 2 for important information about your account.

IT'S NOT JUST FOR GOURMET FARE.

YOUR AMERICAN EXPRESS CARD IS WELCOME AT ALL KINDS OF RESTAURANTS — LIKE A BURGER WITH FRIES, OR A PIZZA WITH FRIENDS. WENDY'S® AND PAPA JOHN'S WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Account Summary	
Pay In Full Portion	
Previous Balance	\$3,108.35
Payments/Credits	-\$3,258.35
New Charges	+\$6,878.77
Fees	+\$0.00
New Balance =	\$6,728.77
Pay Over Time Portion	
Previous Balance	\$0.00
Payments/Credits	+\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$0.00
Minimum Due	\$0.00
Account Total	
Previous Balance	\$3,108.35
Payments/Credits	-\$3,258.35
New Charges	+\$6,878.77
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$6,728.77
Days in Billing Period: 30	

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

↓ 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

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

BRUCE E YOUNG
CORONADO CA 92118-1633

Please Pay By	09/25/10
Amount Due	\$6,728.77

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

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

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

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

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

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

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

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

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Service & Billing Inquiries	Payments
P.O. BOX 981535	BOX 0001
EL PASO, TX	LOS ANGELES CA
79998-1535	90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Service.
- 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 (optional)*

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.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

*You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your e-mail preferences.

BRUCE E YOUNG
Closing Date 09/10/10

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time \blacklozenge	Total
Payments			
	-\$3,108.35	\$0.00	-\$3,108.35
Credits			
BRUCE E YOUNG 2-21003	-\$150.00	\$0.00	-\$150.00
Total Payments and Credits	-\$3,258.35	\$0.00	-\$3,258.35

Detail *Indicates posting date


Payments	Amount
08/23/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$3,069.62
08/24/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$38.73
Credits	Amount
08/18/10 BRUCE E YOUNG SHERATON SAN DIEGO MSAN DIEGO	-\$150.00
Arrival Date: 08/17/10	Departure Date: 08/17/10
00000000	
LODGING	

New Charges

Summary

	Pay In Full	Pay Over Time \blacklozenge	Total
BRUCE E YOUNG 2-21003	\$3,821.63	\$0.00	\$3,821.63
MARGARET HUNTER 2-21011	\$736.43	\$0.00	\$736.43
DUNCAN D HUNTER 2-22027	\$2,320.71	\$0.00	\$2,320.71
Total New Charges	\$6,878.77	\$0.00	\$6,878.77

Detail

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

	Amount
08/16/10 HOTEL SOLAMAR (2) 22SAN DIEGO	\$1,500.00
Arrival Date: 09/02/09	Departure Date: 09/03/09
00000000	
LODGING	
CARDEPOSIT	
08/19/10 ANTHONYS OF LA MESA LA MESA	\$33.99
6194630368	
TIP	\$6.00
09/04/10 HOTEL SOLAMAR (2) 22SAN DIEGO	\$68.28
Arrival Date: 09/02/10	Departure Date: 09/03/10
00000000	
LODGING	

Continued on reverse

Detail Continued

			Amount
09/04/10	HOTEL SOLAMAR (2) 22SAN DIEGO		\$1,656.69
	Arrival Date	Departure Date	
	09/02/10	09/03/10	
	00000000		
	LODGING		
09/08/10	HOTEL SOLAMAR (2) 22SAN DIEGO		\$562.67
	Arrival Date	Departure Date	
	09/02/10	09/07/10	
	00000000		
	LODGING		



MARGARET HUNTER
Card Ending 2-21011

			Amount
08/16/10	ATTM*192683191PAC 32MIDLAND		\$120.29
	800-331-0500		
	Description		
	TELEPHONE SERV		
08/17/10	JACK IN THE BOX 3064EL CAJON		\$13.15
	619-441-2584		
	Description		
	FAST FOOD REST		
08/22/10	CHEVRON CHEVRON STATALPINE		\$30.07
	6194451713		
	Description	Price	
	FUEL/MISCELLANEOUS	\$30.07	
08/23/10	MCDONALD'S F16724 00EL CAJON		\$11.72
	6194546142		
08/23/10	CHEVRON JAY OIL CORPLA MESA		\$50.09
	0000000000		
	Description	Price	
	FUEL/MISCELLANEOUS	\$50.09	
08/23/10	WAL-MART 2253 EL CAJON CA		\$27.54
	GENERAL MERCHANDISE		
08/26/10	TLF*ALLEN'S FLWRS & LA MESA		\$14.26
	6194603192		
08/27/10	OLIVE GARDEN #1301 0LA MESA		\$121.15
	6194607221		
	FOOD/BEVERAGE	\$103.15	
	TIP	\$18.00	
08/29/10	#06704 ALBERTSONS 00ALPINE		\$8.80
	6194450231		
09/01/10	AT&T 5503 4039 32801SAN DIEGO		\$339.36
	800-331-0500		
	Description		
	TELEPHONE SERV		



DUNCAN D HUNTER
Card Ending 2-22027

			Amount
08/21/10	#06704 ALBERTSONS 00ALPINE		\$32.31
	6194450231		

Continued on next page

BRUCE E YOUNG
Closing Date 09/10/10

Account Ending 2-21003

Detail Continued

			Amount
08/21/10	HOOLEY'S IRISH PUB & LA MESA RESTAURANT		\$29.04
	FOOD/BEVERAGE	\$24.04	
	TIP	\$5.00	
08/21/10	GIFT SHOP 3231902929SAN DIEGO 619-231-3800 Description RETAIL		\$8.25
08/21/10	GRAND PARKING LLC GRSAN DIEGO 858-314-2075		\$21.00
08/21/10	HYATT HOTELS SAN DIESAN DIEGO 619-232-1234		\$149.63
	FOOD	\$119.63	
	TIP	\$30.00	
08/24/10	THE BRIGANTINE #8 17LA MESA 619-465-1935 Description EATING PLACES		\$91.83
08/25/10	FPGSANTEE6195627878 SANTEE 619-562-7878		\$31.08
	FOOD	\$27.08	
	TIP	\$4.00	
08/28/10	APPLE STORE 40 SAN DIEGO COMPUTER STORE		\$1,532.36
08/31/10	COCO'S - 884 5429298EL CAJON 6194476852		\$272.58
	TIP	\$45.00	
09/01/10	IHOP 833 EL CENTRO RESTAURANT		\$122.64
	FOOD/BEVERAGE	\$102.64	
	TIP	\$20.00	
09/09/10	AT&T DATA 3280078959ALPHARETTA 800-331-0500 Description TELECOMMUNICAT		\$29.99

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

Continued on reverse

2010 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2010	\$1.02
Total Interest in 2010	\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.	

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 current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

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

DUPLICATE COPY

Membership Rewards® Monthly Statement and Program News

p. 7/8

For questions about your Membership Rewards account, visit us at americanexpress.com/rewards

or contact us at 1-800-AXP-EARN (297-3276)

American Express Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

MEMBERSHIP
rewards

Statement Period
July 1, 2010 - July 31, 2010
Account activity after this period does not appear on this statement

Prepared for
BRUCE E YOUNG
Membership Rewards® Account Number
[REDACTED]

Total Points Balance

117,150

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

Points Earned this Period

4,265

Account Summary		
Opening points balance		112,885
Points earned this period		+4,265
Points used this period		0
Reinstated points and adjustments		0
Total points balance		=117,150

Points Earned this Period

07/01/10 - 07/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	171	0	171
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-21011	1,652 PREMIER REWARDS GAS GROCERY 2X PR2	143	1,795
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	2,257 PREMIER REWARDS GAS GROCERY 2X PR2	42	2,299
Totals	4,080	185	4,265

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

Get Double Points for Spa Getaways at Three Exclusive Resorts

Unwind and indulge at Terranea or Estancia La Jolla in California, or the Inn & Spa at Loretto in Santa Fe. Staying at these luxury spa retreats gets you double Membership Rewards® points through 9/30/10.

Get double Membership Rewards points at three premier resorts in California and New Mexico. For more information, go to www.destinationhotels.com/rewards

(MR Bonus ID 3787)



Offer valid through 9/30/10 at select participating hotels only. To be eligible to get bonus points, you must be enrolled in the Membership Rewards program at time of stay and charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to, Internet wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3787

Save 40% on a Sony® Ultra-Portable Titanium-Bodied HD Handycam Camcorder

Sony's Handycam® records Full HD 1920 x 1080 resolution video from a small and light body crafted from pure titanium. Records to Memory Stick PRO Duo™ media, includes Sony® Face Detection technology. With Sony's "just fit" sizing, the case safely holds your camcorder without added bulk and offers a belt Loop for hands-free carrying. Save 40% on a Sony® Ultra-Portable Titanium-Bodied HD Handycam Camcorder with soft carrying case when you redeem by October 31, 2010.

Visit membershiprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 88,900 points for reward code HLX1633.

(MR Message 4782)



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.

Continued on reverse

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.

16-7162_0145

AE_0463

**AMERICANA
MANHASSET**

Shop at AmericanaManhasset.com - Get Double Points on All Purchases Through 12/31/2010

Shop AmericanaManhasset.com's exclusive, hand-picked selection of hip and luxurious items from HIRSHLEIFER'S--a boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Lanvin, Miu Miu, Givenchy, Phillip Lim, Alexander McQueen, and more!

Shop online!
www.americanamanhasset.com

(MR Bonus ID 8444)

Offer valid 01/01/09-12/31/10 on all purchases at AmericanaManhasset.com. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards® account within 6-8 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit membershprewards.com/terms or call 1-800-AXP-EARN (297-3276). Bonus ID: 8444.

Redeem Membership Rewards® Points This Fall for Shopping at Crate and Barrel

At Crate and Barrel, you'll discover modern new classics in quality furniture and home accessories--plus an exceptional collection of unique things to give and share. For the store nearest you, call 1-800-967-6696 or visit us at www.crateandbarrel.com

To start redeeming today, log on to membershprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 4763)

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

Save 10% on a Samsung 46" HD 1080p Widescreen LCD TV with Touch of Color® Design

Sit back, relax, enjoy watching movies on an LCD TV that has outstanding picture quality. Features: Touch of Color, Wide Color Enhancer 3, 1080p resolution, HyperReal Engine, Anynet+, USB2.0 (Movie), AllShare, Game Mode, Swivel stand, DNSe, Four HDMI® inputs, Energy Star® compliant, remote control, stand, and Monster® ScreenClean. Save 10% on a Samsung 46" HD 1080p Widescreen LCD TV with Touch of Color Design and Monster® ScreenClean when you redeem by October 31, 2010.

Visit membershprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 180,100 points for reward code **RY7130**.

(MR Message 4757)

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

Save 10% on a Flip Mino HD Camcorder

The Flip Mino HD is the world's sleekest HD camcorder. The Mino HD captures 120 minutes of stunning HD video with 8GB of memory. Features include--large 2.0" anti-glare display, recording within three (3) seconds of power-up, 16:9 widescreen video, HD 720p (1280x720), internal lithium ion battery, fast lens, 2x digital zoom, FlipShare software and HDMI® output.

Save 10% on the Flip Mini HD Camcorder when you redeem by October 31, 2010.

Visit membershprewards.com or call 1-800-AXP-EARN (297-3276) and redeem 34,800 points for reward code **PRM3275**.

(MR Message 4755)

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

Crate&Barrel



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

BRUCE E YOUNG
Closing Date 10/11/10

Account Ending 2-21003

New Balance	\$5,992.84
Please Pay By	10/26/10

Membership Rewards® Points
As of 10/11/10

123,170


For details, please see your Membership Rewards page.

See page 2 for important information about your account.

Account Summary

Pay In Full Portion	
Previous Balance	\$6,728.77
Payments/Credits	-\$6,728.77
New Charges	+\$5,992.84
Fees	+\$0.00
New Balance	= \$5,992.84
Pay Over Time Portion	
Previous Balance	\$0.00
Payments/Credits	+\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00
Account Total	
Previous Balance	\$6,728.77
Payments/Credits	-\$6,728.77
New Charges	+\$5,992.84
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$5,992.84

Days in Billing Period: 31



"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction StudiesSM. 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit jdpower.com

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.

↓ 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

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

BRUCE E YOUNG
CORONADO CA 92118-1633

Please Pay By 10/26/10
Amount Due \$5,992.84

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


AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000



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

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


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

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

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

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

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

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Service & Billing Inquiries	Payments
P.O. BOX 981535	BOX 0001
EL PASO, TX	LOS ANGELES CA
79998-1535	90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Service.
- 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 (optional)*

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.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

*You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your e-mail preferences.

BRUCE E YOUNG
Closing Date 10/11/10

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time	Total
Payments	-\$6,728.77	\$0.00	-\$6,728.77
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$6,728.77	\$0.00	-\$6,728.77

Detail *Indicates posting date

Payments	Amount
09/24/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$6,728.77

New Charges

Summary

	Pay In Full	Pay Over Time	Total
BRUCE E YOUNG 2-21003	\$350.63	\$0.00	\$350.63
MARGARET HUNTER 2-21011	\$3,328.04	\$0.00	\$3,328.04
DUNCAN D HUNTER 2-22027	\$2,314.17	\$0.00	\$2,314.17
Total New Charges	\$5,992.84	\$0.00	\$5,992.84

Detail

BRUCE E YOUNG Card Ending 2-21003		Amount
09/22/10	RAPHAELS PARTY RENTASAN DIEGO EQUIPMENT RENTAL	\$350.63

MARGARET HUNTER Card Ending 2-21011		Amount
09/13/10	WALGREENS #5844 0000EL CAJON 8002892273 Description REFER TO RECEIPT	\$67.40
09/13/10	USPS 054158094907618LA MESA 800-2758777	\$20.79
09/16/10	LA SALSA #95 QLA MESA 619-589-6696 Description EXPRESS PAY SV	\$19.05
09/17/10	OSF - DUSSINI 08 227SAN DIEGO 619-233-4323 Description FOOD/BEVERAGE	\$195.43

Continued on reverse

Detail Continued


				Amount
09/22/10	UNITED AIRLINES ROSEMONT IL			\$339.40
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: TA E6
	Ticket Number: 01621139161083		Date of Departure: 11/12	
	Passenger Name: HUNTER/MARGARET			
	Document Type: PASSENGER TICKET			
09/22/10	UNITED AIRLINES ROSEMONT IL			\$339.40
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: TA E6
	Ticket Number: 01621139161094		Date of Departure: 11/12	
	Passenger Name: HUNTER/Son			
	Document Type: PASSENGER TICKET			
09/22/10	UNITED AIRLINES ROSEMONT IL			\$339.40
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: TA E6
	Ticket Number: 01621139161105		Date of Departure: 11/12	
	Passenger Name: HUNTER/Daughter 2			
	Document Type: PASSENGER TICKET			
09/22/10	UNITED AIRLINES ROSEMONT IL			\$339.40
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: TA E6
	Ticket Number: 01621139161116		Date of Departure: 11/12	
	Passenger Name: HUNTER/Daughter 1			
	Document Type: PASSENGER TICKET			
09/22/10	PANDA EXPRESS 138 54EL CAJON CA			\$23.90
	6195798913			
	FOOD/BEVERAGE		\$23.90	
09/24/10	SHELL OIL 5744272920EL CAJON CA			\$83.64
	GAS STATION			
09/24/10	CARL'S JR #7612 QSAN DIEGO CA			\$16.02
	858-780-8775			
	Description			
	FAST FOOD REST			
09/24/10	COSTCO WHSE #0469 00LA MESA CA			\$299.88
	6196678502			
09/27/10	CHEVRON G&M OIL, LLECEL CAJON CA			\$30.47
	6196319000			
	Description	Price		
	FUEL/MISCELLANEOUS	\$30.47		
09/27/10	DZ AKINS 00-08018379SAN DIEGO CA			\$35.56
	RESTAURANT			
09/27/10	MIRAMAR MCAS COMMISSMIRAMAR NAS CA			\$155.96
	8585774516			
	Description			
	GROCERY STORE			
09/27/10	CARLJR1100284 002847LA MESA CA			\$15.78
	8004224141			

Continued on next page

BRUCE E YOUNG
Closing Date 10/11/10

Account Ending 2-21003

Detail Continued

			Amount
09/28/10	CHEVRON CSI-307165/1ALPINE CA 6194451713 Description Price FUEL/MISCELLANEOUS \$30.20		\$30.20
09/28/10	MICHAELS STORES 5711EL CAJON CA ARTIST SUPPLY & CRAFT		\$239.28
09/29/10	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645139429580 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE		\$25.00
09/29/10	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 12.0000;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1		\$12.00
09/30/10	CAPITOL CITY BREWINGWASHINGTON DC RESTAURANT FOOD/BEVERAGE \$38.78 TIP \$4.00		\$42.78
10/01/10	HOLIDAY INNS CAP RESWASHINGTON DC RESTAURANT FOOD \$26.40 TIP \$2.00		\$28.40
10/05/10	JCPENNEY STORE 2414 EL CAJON CA DEPARTMENT STORE Description BACKPACKS		\$21.94
10/07/10	SCI VENDING 4244 542EL CAJON CA 8003289006 Description Price EQUIPMENT,TOOLS REN \$5.00		\$5.00
10/08/10	WHITE HOUSE HISTORIC.202-7378292 DC DIRECT MKTG MISC		\$284.25
10/08/10	U S CAPITOL HIST SOSWASHINGTON DC 202-534-8919		\$264.95
10/08/10	OLIVE GARDEN #1301 OLA MESA CA 6194607221 FOOD/BEVERAGE \$46.76 TIP \$6.00		\$52.76
	DUNCAN D HUNTER Card Ending 2-22027		Amount
09/11/10	BEST BUY MHT 438 SAN DIEGO ELECTRONICS STORE		\$152.23

Continued on reverse

16-7162_0151

AE_0469

Detail Continued

				Amount
09/11/10	HYATT HOTELS SAN DIEGO 619-232-1234			\$170.56
	FOOD	\$140.56		
	TIP	\$30.00		
09/13/10	RIVERWALK GOLF CLUB SAN DIEGO PUBLIC GOLF COURSE			\$62.00
09/13/10	RIVERWALK GOLF CLUB SAN DIEGO PUBLIC GOLF COURSE			\$102.29
	FOOD/BEVERAGE	\$85.29		
	TIP	\$17.00		
09/16/10	CRYSTAL CITY SPORTS ARLINGTON 703-521-8215			\$219.01
	FOOD	\$179.01		
	TIP	\$40.00		
09/22/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES			\$558.00
	From: SAN DIEGO CA	To: WASHINGTON DC SAN DIEGO CA	Carrier: UA UA	Class: U3 K4
	Ticket Number: 01621139114242		Date of Departure: 09/29	
	Passenger Name: HUNTER/MARGARET			
	Document Type: GROUP TICKET			
09/22/10	EXPEDIA*134047862933800-397-3342 425-564-7290			\$574.13
09/22/10	GIFTS ETC - T1 33417SAN DIEGO 858-581-3566			\$6.38
	Description GIFT ITEMS			
09/23/10	WHITLOWS ON WILSON 6ARLINGTON VA 7032769693			\$36.85
	TIP	\$4.00		
09/24/10	EXXONMOBIL 703-464-0077 00761825 20166			\$32.34
	GEN. TOBACCO GEN. PACK BEV GEN. GROCERY GEN. ALCOHOL			
09/24/10	EXXONMOBIL STERLING VA 703-464-0077			\$75.00
	Description GAS/SERVICES			
09/29/10	THE OCCIDENTAL GRILL WASHINGTON DC 202-303-3060			\$138.85
	Description FOOD/BEVERAGE			
09/30/10	LOCAL 16 0050 WASHINGTON DC 202-265-2828			\$135.20
	Description FOOD/BEVERAGE			
10/08/10	COTTONWOOD AT RANCHO EL CAJON CA 6194429891			\$14.34
	Description	Price		
	FOOD AND BEVERAGE	\$14.34		

Continued on next page

BRUCE E YOUNG
Closing Date 10/11/10

Account Ending 2-21003

Detail Continued

				Amount
10/09/10	SHERATON SD MARINA VSAN DIEGO 619-291-2900	CA		\$7.00
10/09/10	AT&T DATA 190 800-331-0500 Description TELECOMMUNICAT	ALPHARETTA	GA	\$29.99

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

				Amount
Total Interest Charged for this Period				\$0.00

2010 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2010		\$1.02
Total Interest in 2010		\$0.00
Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.		

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 current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

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

