

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](http://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  
**August 1, 2010 - August 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

**123,170**

Points Earned this Period

**6,020**

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	117,150
Points earned this period	+6,020
Points used this period	0
Reinstated points and adjustments	0
<b>Total points balance</b>	<b>=123,170</b>

## Points Earned this Period

08/01/10 - 08/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	716	0	716
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-21011	196 PREMIER REWARDS GAS GROCERY 2X PR2	20	216
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	2,194 PREMIER REWARDS AIRLINE 3X PR3	2,894	5,088
<b>Totals</b>	<b>3,106</b>	<b>2,914</b>	<b>6,020</b>

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](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

### New! Use Membership Rewards Points on [www.Amazon.com](http://www.Amazon.com)

Now you can use Membership Rewards® points at checkout on [www.Amazon.com](http://www.Amazon.com)

Get started at [www.Amazon.com/membershiprewards](http://www.Amazon.com/membershiprewards)

Pay in full. Or pay in part and let your Card cover the rest. The reward possibilities are endless.

(MR Message 4823)

Terms and conditions for the Membership Rewards program apply. Visit [membershiprewards.com/terms](http://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.  
POID: Q601:0001



### Earn 15x Points Plus 100 Additional Points Per Order When You Shop FTD for Flowers & Gifts

Now you can earn 15x points PLUS 100 additional bonus points on all orders placed now through 11/30/2010, when you shop at [www.ftd.com/amex15plus100](http://www.ftd.com/amex15plus100) or call **1-800-SEND-FTD** (Promo Code: 20153) and use your enrolled American Express® Card. Choose from fresh flowers, gourmet gift baskets, and so much more from FTD.

For more information on the Program, visit [MembershipRewards.com/Terms](http://MembershipRewards.com/Terms) or call **1-800-AXP-EARN (297-3276)**

(MR Message 4847)

Offer valid through 11/30/10 when you shop at [www.ftd.com/amex15plus100](http://www.ftd.com/amex15plus100) or call **1-800-SEND-FTD** (Promo Code: 20153). Not valid in retail stores or in conjunction with any other offer from FTD. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. Bonus IDs: 9496, 3730

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\_0155

AE\_0473



### Earn Double Points for Spa Getaways at Terranea and Other Destination Hotels

Unwind and indulge at Terranea and other Destination Hotels.

Staying at these luxury spa retreats earns you double Membership Rewards® points through 12/31/10.

Earn double Membership Rewards points at premier resorts. For more information, go to [www.destinationhotels.com/rewards](http://www.destinationhotels.com/rewards)

(MR Bonus ID 3788)

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 (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: 3788.



### Save 21% on a Canon PowerShot 12 MP Digital Camera with 4x Zoom and 2GB SD Memory Card

Use this digital camera to make memories last forever! Features: 2.7" PureColor® System LCD, Optical image stabilizer, 4x Optical zoom, Smart AUTO mode. Includes rechargeable battery and charger, wrist strap, USB/AV cables and CD-ROM

Visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)** and redeem 32,700 points for reward code **RY7178**.

(MR Message 4833)

Save 21% on a Canon PowerShot 12 MP Digital Camera with 4x Zoom and 2GB SD Memory Card when you redeem by November 30, 2010.

Terms and conditions for the Membership Rewards program apply. Visit [membershiprewards.com/terms](http://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.



### Earn 3x Membership Rewards® Points on Purchases of \$50 or More at Big Lots!

As the nation's largest broadline closeout retailer, we have power to negotiate the best deals in the business. We sell a broad range of high-quality, brand-name products, including electronics, tools, toys, home décor, housewares, holiday items, furniture, gifts, and more. Think Extreme Value, Think Big Lots!

Think Extreme Value, Think Big Lots! for all your shopping needs. To find a store near you, go to [www.biglots.com](http://www.biglots.com)

(MR Bonus ID 4815)

Bonus points offer valid 10/01/2010 through 12/31/2010. To be eligible to earn bonus points, you must spend at least \$50 and be enrolled in the Membership Rewards® program ("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 Program account within 10-12 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 Program, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-AXP-EARN (297-3276)**. Bonus ID: 4815.



### Get a \$100 Baccarat Gift Card with Redemption!

Baccarat's Harmonie Double Old Fashioned Glasses are a beautiful gift for any occasion. A classic pattern originally introduced in 1974, this design highlights Baccarat's style of purity and the brilliance of its cut crystal.

Visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)** and redeem 30,645 points for reward code **RY7578**.

(MR Message 4836)

Get a \$100 Baccarat gift card when you redeem for the Harmonie Double Old Fashioned Glasses by November 30, 2010.

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

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



BRUCE E YOUNG  
Closing Date 10/11/10

Account Ending 2-21003



**With your American Express® Gold Card, you can enjoy exclusive opportunities and benefits that make travel easy and rewarding.**

**Enter for a Chance to Win a \$1,000 American Express Gift Card<sup>1</sup>**

From September 27 through December 19, 2010, you can enter for a chance to win a \$1,000 American Express Gift Card when you book online with the Gold Card hotel promotion.<sup>1</sup> Simply book a stay of two or more nights at a participating hotel, and enter to win. For more information, visit [americanexpress.com/1000reasons](http://americanexpress.com/1000reasons)

**Earn 2X Points with American Express Travel<sup>2</sup>**

Planning a family vacation or business trip? Make the American Express Travel website your first stop to earn 2X points on airfare, hotel bookings, cruises, and vacations. Visit [americanexpress.com/travel](http://americanexpress.com/travel)

**Pay with Points<sup>3</sup> for Travel**

Use points to fly any airline, anytime with no blackout dates or seat restrictions. Simply book with American Express Travel, and use points to pay for all or just part of your trip. Visit [americanexpress.com/paywithpoints](http://americanexpress.com/paywithpoints)

**American Express® Gold Card hotel promotion.** No Purchase Necessary. A purchase will not increase your chance of winning. Void where prohibited. Sweepstakes is open to legal residents of the 50 United States or the District of Columbia who are 18 years of age or older at time of entry and are existing American Express Gold Card, Platinum Card®, or Centurion® Card members (eligible "Card members") as of 9/27/10. Sweepstakes begins on or about 9/27/10 at 12:01:01 a.m. Eastern Time ("ET") and ends on 12/19/10 at 11:59:59 p.m. ET ("Sweepstakes Period"). The Sweepstakes Period is divided into 12 weekly Entry Periods, one (1) winner per Entry Period. Approximate Retail Value of each prize: \$1,000.00. Total ARV of all prizes: \$12,000.00. Odds of winning depend upon the number of eligible entries received in each Entry Period during the Sweepstakes Period. Visit [americanexpress.com/1000reasons](http://americanexpress.com/1000reasons) for details on how to enter without a purchase.

<sup>2</sup> 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 [www.americanexpress.com/travel](http://www.americanexpress.com/travel). Any part of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. 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](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). Participating partners and available rewards are subject to change without notice.

<sup>3</sup> 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](http://membershiprewards.com/terms).

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



Use Membership Rewards® points to pay in full. Or pay in part and let your Card cover the rest.  
Get started today at [www.amazon.com/membershiprewards](http://www.amazon.com/membershiprewards)

MEMBERSHIP rewards SHOP WITH POINTS AT **amazon.com** 

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://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. PCID: Q601-0001

### Hilton Best Weekend Ever



Save 20% off the best available rate at your choice of Hilton hotels and resorts worldwide. Now through December 31, 2010, simply stay 2 or more nights Thursday - Sunday. With more than 530 Hilton hotels in 76 countries, you can stay close to home or travel somewhere new. Wherever you go, Hilton and your American Express® Card can help you enjoy your Best Weekend Ever.

Book now at [www.hilton.com/amexbestweekend](http://www.hilton.com/amexbestweekend)  
Must use Plan Code **PBAMX1**.

(CE 114349)

A valid American Express Card must be verified at check-in and used to pay for the entire stay. Offer available at participating Hilton hotels and subject to availability.



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You can try one of AOL's access plans for free for 60 days, after which it's only \$11.99 per month. (Cardmember will be charged at end of free trial; you may cancel at any time.) Offer only valid using any American Express® Card. Call 1-800-AOL-4LIFE or go to [www.AOL4LIFE.com](http://www.AOL4LIFE.com)

### THE PERFECT CRUISE, SAILING FROM YOUR BACKYARD.

With over 15 ports in the US to choose from, it's only a short distance between you and a great cruise vacation with Carnival Cruises. Skip the flights, bring your bags and indulge in fun! Call your American Express Travel Professional today at **800-AXP-TRIP** to book your next cruise.



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BRUCE E YOUNG  
Closing Date 11/10/10

Account Ending 2-21003

<b>New Balance</b>	<b>\$6,279.11</b>
<b>Please Pay By</b>	<b>11/25/10</b>

<b>Membership Rewards® Points</b>	
As of 11/10/10	<b>130,020</b>
For details, please see your Membership Rewards page.	

See page 2 for important information about your account.

 Save and earn when you shop online.  
Visit [americanexpress.com/insite](http://americanexpress.com/insite) to learn more.

**Account Summary**

<b>Pay In Full Portion</b>	
Previous Balance	\$5,992.84
Payments/Credits	-\$6,171.34
New Charges	+\$6,457.61
Fees	+\$0.00
New Balance	= \$6,279.11

<b>Pay Over Time Portion</b>	
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

<b>Account Total</b>	
Previous Balance	<b>\$5,992.84</b>
Payments/Credits	-\$6,171.34
New Charges	+\$6,457.61
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$6,279.11</b>

Days in Billing Period: 30

**Customer Care**

 **Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

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

See page 2 for additional information.

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

 **Payment Coupon**  
Do not staple or use paper clips

 **Pay by Computer**  
[americanexpress.com/pbc](http://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	<b>11/25/10</b>
Amount Due	<b>\$6,279.11</b>

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 Address Line]



**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.

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

	<b>Website:</b> <a href="http://americanexpress.com">americanexpress.com</a>
	<b>Mobile Site:</b> <a href="http://amexmobile.com">amexmobile.com</a>
<b>Customer Service &amp; Billing Inquiries</b>	<b>Payments</b>
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](http://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](http://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](http://www.americanexpress.com/privacy) for more details and to set your e-mail preferences.



BRUCE E YOUNG  
Closing Date 11/10/10

Account Ending 2-21003

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time	Total
<b>Payments</b>	-\$5,992.84	\$0.00	-\$5,992.84
<b>Credits</b>			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$178.50	\$0.00	-\$178.50
<b>Total Payments and Credits</b>	<b>-\$6,171.34</b>	<b>\$0.00</b>	<b>-\$6,171.34</b>

**Detail** \*Indicates posting date

Payments	Amount
10/20/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$ 5,992.84
Credits	Amount
10/14/10 DUNCAN D HUNTER EXPEDIA*134325024975800-397-3342 WA 425-564-7290	-\$178.50

**New Charges**

**Summary**

	Pay In Full	Pay Over Time	Total
BRUCE E YOUNG 2-21003	\$121.00	\$0.00	\$121.00
MARGARET HUNTER 2-21011	\$3,186.15	\$0.00	\$3,186.15
DUNCAN D HUNTER 2-22027	\$3,150.46	\$0.00	\$3,150.46
<b>Total New Charges</b>	<b>\$6,457.61</b>	<b>\$0.00</b>	<b>\$6,457.61</b>

**Detail**

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

	Amount
11/05/10 CARLTON OAKS COUNTRYSANTEE CA RESTAURANT FOOD/BEVERAGE \$36.00 TIP \$5.00	\$41.00
11/09/10 ALPINE KIWANIS FNDTNALPINE CA CHARITABLE ORG	\$80.00

**MARGARET HUNTER**  
Card Ending 2-21011

	Amount
10/15/10 CARL'S JR #7612 QSAN DIEGO CA 858-780-8775 Description FAST FOOD REST	\$16.14
10/15/10 WHITEHOUSEHOLIDAYS 8139682020 FL 402-935-7733 Description DURABLE GOODS	\$290.88

Continued on reverse



**Detail Continued**

				<b>Amount</b>
10/16/10	EL POLLO LOCO #3458 NEWPORT BEACH CA 5624251402			\$18.20
	Description	Price		
	FAST FOOD RESTAURAN	\$18.20		
10/18/10	OFFICE DEPOT 000846 LA MESA CA OFFICE SUPPLY STORE			\$77.68
10/18/10	COSTCO WHSE #0469 00LA MESA CA 6196678502			\$173.20
10/18/10	U S CAPITOL HIST SOSWASHINGTON DC 202-534-8919			\$549.60
10/20/10	SCHLOTZKYS # 1329 300LA MESA CA 6194690083			\$27.83
	Description	Price		
	FAST FOOD RESTAURAN	\$27.83		
10/25/10	EXPEDIA*134459969160800-397-3342 WA 425-564-7290			\$1,005.06
10/29/10	#06771 ALBERTSONS 00EL CAJON CA 6195793127			\$48.60
11/03/10	BOSTON MARKET #735 5EL CAJON CA 6194476669			\$12.26
	FOOD/BEVERAGE	\$12.26		
11/04/10	JACK IN THE BOX 3064EL CAJON CA 619-441-2584			\$25.90
	Description			
	FAST FOOD REST			
11/06/10	RUBIOS #0054 0000000SAN DIEGO CA 6197189975			\$28.33
11/06/10	THE OLD GLOBE 300001SAN DIEGO CA 6192311941			\$704.00
	Description	Price		
	TICKET AGENCIES	\$704.00		
11/06/10	HOLIDAY MALL PHOTOS SAN DIEGO CA 800-229-7147			\$32.61
	Description			
	PHOTO STUDIOS/			
11/09/10	MCCS MIRAMAR-PAY AT SAN DIEGO CA 8585771056			\$75.00
	Description	Price		
	OIL/GAS	\$75.00		
11/10/10	WAL-MART 2253 EL CAJON CA GENERAL MERCHANDISE			\$100.86



**DUNCAN D HUNTER**

Card Ending 2-22027

				<b>Amount</b>
10/11/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES			\$261.00
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC SAN DIEGO CA	UA UA	K7 K7
	Ticket Number: 01621148001733		Date of Departure: 11/19	
	Passenger Name: HUNTER/MARGARET			
	Document Type: GROUP TICKET			

Continued on next page

BRUCE E YOUNG  
Closing Date 11/10/10

Account Ending 2-21003

## Detail Continued

				Amount
10/11/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Ticket Number: 01621148001744 Passenger Name: HUNTER/Son Document Type: GROUP TICKET			\$261.00
10/12/10	DISCOUNT GUN MART 00SANTEE CA 619-276-2613 Description SPECIALTY RETA			\$28.07
10/12/10	DISCOUNT GUN MART 00SANTEE CA 619-276-2613 Description SPECIALTY RETA			\$30.44
10/12/10	STARBUCKS USA 093864EL CAJON CA 1-800-STARBUC			\$8.30
10/14/10	EXPEDIA*134325389021800-397-3342 WA 425-564-7290			\$124.68
10/14/10	EXPEDIA*134325024975800-397-3342 WA 425-564-7290			\$178.50
10/14/10	EXPEDIA*134325296237800-397-3342 WA 425-564-7290			\$159.00
10/15/10	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 Description Price FOOD AND BEVERAGE \$182.89			\$182.89
10/15/10	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 FOOD/BEVERAGE \$9.53 TIP \$2.00			\$11.53
10/16/10	HOOLEYS IRISH PUB & EL CAJON CA 6196707468 Description Price FOOD AND BEVERAGE \$42.00			\$42.00
10/22/10	THE MEEKER HOTEL ANDMEEKER CO RESTAURANT			\$104.69
10/24/10	UNITED AIRLINES DENVER CO UNITED AIRLINES Routing Details Not Available Ticket Number: 01640669000643 Passenger Name: HUNTER/DD Document Type: SPECIAL SERVICE TICKET			\$100.00
10/24/10	THE AIRPORT LOUNGESDENVER CO 303-342-6866 FOOD \$44.30 TIP \$4.00			\$48.30
10/24/10	WENDY'S #252 002527CRAIG CO 9708260573			\$13.24

Continued on reverse



**Detail Continued**

				<b>Amount</b>
10/26/10	UNITED AIRLINES	DETROIT MI		\$75.00
	UNITED AIRLINES Routing Details Not Available Ticket Number: 01640669424633 Passenger Name: HUNTER/MARGARET E MR Document Type: SPECIAL SERVICE TICKET			
10/26/10	UNITED AIRLINES	ELEC TICKET MI		\$160.00
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: A9 SAN DIEGO CA UA F7 Ticket Number: 01621154710625 Date of Departure: 12/08 Passenger Name: HUNTER/Daughter 2 Document Type: GROUP TICKET			
10/26/10	UNITED AIRLINES	ELEC TICKET MI		\$349.40
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: A9 SAN DIEGO CA UA F7 Ticket Number: 01621154689592 Date of Departure: 12/08 Passenger Name: HUNTER/MARGARET E MR Document Type: PASSENGER TICKET			
10/26/10	UNITED AIRLINES	ELEC TICKET MI		\$349.40
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: A9 SAN DIEGO CA UA F7 Ticket Number: 01621154689603 Date of Departure: 12/08 Passenger Name: HUNTER/HELYNN L Document Type: PASSENGER TICKET			
10/26/10	UNITED AIRLINES	ELEC TICKET MI		\$349.40
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: A9 SAN DIEGO CA UA F7 Ticket Number: 01621154689614 Date of Departure: 12/08 Passenger Name: HUNTER/Son Document Type: PASSENGER TICKET			
10/26/10	UNITED AIRLINES	ELEC TICKET MI		\$160.00
	UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: A9 SAN DIEGO CA UA F7 Ticket Number: 01621154689754 Date of Departure: 12/08 Passenger Name: HUNTER/Daughter 1 Document Type: GROUP TICKET			
10/28/10	CARLJR1100133 001336POWAY	CA		\$10.29
	8004224141			
10/29/10	TACO BELL #25490 EL CAJON	CA		\$12.05
	888-864-3990			
11/08/10	AT&T DATA 190 ALPHARETTA	GA		\$29.99
	800-331-0500 Description TELECOMMUNICAT			
11/09/10	SHERATON SD MARINA DSAN DIEGO	CA		\$101.29
	619-291-2900			

Continued on next page

BRUCE E YOUNG  
Closing Date 11/10/10

Account Ending 2-21003

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**2010 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
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 following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

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





Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Total Points Balance** **130,020**

**Points Earned this Period** **6,850**

**Account Summary** September 1, 2010 - September 30, 2010

Opening Points Balance	123,170
Points Earned this Period	+6,850
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>=130,020</b>

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

**Questions About Your Account?**

 [membershiprewards.com](http://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](http://membershiprewards.com/everydaycharges)

**Earn 3X Points When You Shop Online**  
 Earn points fast by going through [bonuspointsmail.com](http://bonuspointsmail.com) every time you shop online at over 275 retailers.

**Points Transaction Detail** September 1, 2010 - September 30, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	3,672	0	3,672
<b>Add'l Premier Rwd Gld Cd</b> XXXX-XXXXX2-21011	736 PREMIER REWARDS GAS GROCERY 2X PR2	89	825
<b>Add'l Premier Rwd Gld Cd</b> XXXX-XXXXX2-22027	2,321 PREMIER REWARDS GAS GROCERY 2X PR2	32	2,353
<b>Total</b>	<b>6,729</b>	<b>121</b>	<b>6,850</b>

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](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**Gift with Points at Amazon.com**



Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout at [www.amazon.com](http://www.amazon.com)

[www.amazon.com/membershiprewards](http://www.amazon.com/membershiprewards)

(MAR Message 4915)

Get started at [www.amazon.com/membershiprewards](http://www.amazon.com/membershiprewards)

Terms and conditions for the Membership Rewards program apply. Visit [membershiprewards.com/terms](http://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.**



MEMBERSHIP REWARDS  
**SEASON'S  
REDEEMINGS**

**Big Savings on Big Brands This Holiday Season**

Use Membership Rewards® points between November 7th and December 31st, 2010, to save on a range of great rewards.

Claim your reward online at:  
**membershiprewards.com/holidayrewards**

Claim your reward online until December 31st at **membershiprewards.com/holidayrewards**

(MR Message 4944)

Offers valid for solicited U.S. Membership Rewards® program enrollees only. Offers must be redeemed online between 11/7/2010 and 12/31/2010, are not transferable or combinable with other offers, and may be altered and/or terminated at any time without notice. All Card accounts linked to an enrollee's program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to each offer. Visit [membershiprewards.com/holidayrewards](http://membershiprewards.com/holidayrewards) for all offer details. Terms and conditions for the Membership Rewards program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information.

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

Earn 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**

**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 to 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/BonusPrizesCert](http://membershiprewards.com/BonusPrizesCert) 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. Individual terms and conditions and annual Program fees apply for certain Card products. Please allow 4-6 weeks for your certificate to be issued. Bonus ID: 3751.

**Save 10% on a Bose® SoundDock® II Digital Music System with the 8GB iPod® Touch**

Enjoy the songs on your iPod® like never before on the Bose® SoundDock® II. Docking cradle holds and automatically charges your iPod® whether it's playing or not. Introducing the new iPod touch. Now with FaceTime, Retina display, HD video recording, and Game Center.

Save 10% on a Bose® SoundDock® II Digital Music System with 8GB iPod® Touch when you redeem by December 31, 2010.

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 subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 74,900 points for reward code **PRM3933**.

(MR Message 4936)

**Redeem Membership Rewards® Points for a Saks Gift Card**

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at our 43 stores, 50 Saks Fifth Avenue OFF 5TH stores or online at [saks.com](http://saks.com), with no expiration date.

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 subject to change without notice.

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

(MR Message 4925)

**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 11/10/10

Account Ending 2-21003

A HOLIDAY GIFT FOR YOU:

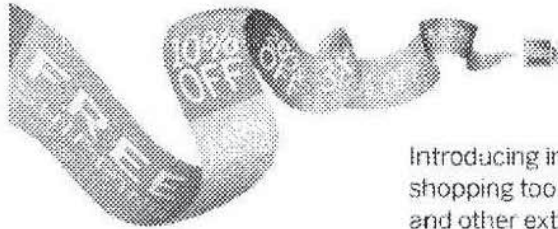
### Get 100% off the American Express® Gift Card Purchase Fee

As a thank you to our Cardmembers, we're offering American Express Gift Cards with no purchase fee. This season, we have several holiday-themed Gift Cards to choose from.

Wrap up your holiday shopping early with American Express Gift Cards.

**Visit [americanexpress.com/gift](http://americanexpress.com/gift) and use code SM10. Be sure to use your American Express Card to purchase.**

Discount is only valid on the Gift Card purchase fee. Shipping fees will apply. Offer valid through January 31, 2011, and only for web orders. Terms and conditions apply to Gift Cards. May be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at or use lines, for recurring billing charges, at casinos or ATMs. American Express does not ship Gift Cards to the states of HI, VT, & LA. See additional terms and conditions at [americanexpress.com/gift](http://americanexpress.com/gift)



### Turn online shopping into a big deal.

Introducing inSite<sup>SM</sup> from American Express, the new online shopping tool that brings you offers like rewards, discounts, and other extras while you search and before checkout. It's simple — see the American Express<sup>®</sup> logo with the arrow, see the deals that come with Cardmembership.

Visit [americanexpress.com/insite](http://americanexpress.com/insite) to get started today.



Use Membership Rewards<sup>®</sup> points to pay for all or part of your holiday gifts at checkout.  
Get started today at [www.Amazon.com/membershiprewards](http://www.Amazon.com/membershiprewards)

MEMBERSHIP  
rewards<sup>®</sup>

**GIFT WITH POINTS AT [amazon.com](http://amazon.com)**



Terms and Conditions for the Membership Rewards<sup>®</sup> program apply. Visit [membershiprewards.com/terms](http://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. To modify your receipt of valuable offers from American Express, please visit [www.americanexpress.com/choice](http://www.americanexpress.com/choice). FCID: R46C-0101

**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!**

**Quickcandles** - A great source for low prices and quick shipping on candles and glasswear. Visit our site at [www.Quickcandles.com](http://www.Quickcandles.com) or call us today at **1-800-928-6175**.

**Swami's Café** - Located steps from the beach. Casual atmosphere with healthy and delicious food. 1163 S. Coast Hwy. 101, Encinitas, CA. **760-944-0612**.

**Honey's Bistro & Bakery** - We take pride in a high standard of food, quality, freshness and old-fashioned goodness. 632 S. Coast Hwy. 101, Encinitas, CA. **760-942-5433**.

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 114390)

**Make Your Next Car Purchase Even More Rewarding**

Choosing which car to buy can be a big decision. Now choosing how to pay for it can be easy at participating dealers. Especially with the convenience of using your American Express® Card for any amount, even the full purchase price of a car. And, when you use an eligible, enrolled Card, you can earn points, miles or cash back.\*

American Express does not act as broker, sell or lease motor vehicles. American Express does not make any guarantees with respect to vehicle purchase. All vehicle purchases or down payments are subject to credit line approval. Please call the number on the back of your Card if you have questions about Card usage. \*Not all American Express Cards are eligible to earn rewards. Terms, conditions and restrictions apply to individual Card products.

To find a participating dealer near you, visit [amexnetwork.com/cars](http://amexnetwork.com/cars)

(CE 114377)

**iDine® serves up to 15% back when you dine** 

**eat** **drink** **earn** 

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

**Earn Double Membership Rewards® Points When You Travel**

Plan your next tour or cruise vacation with American Express Travel and receive double Membership Rewards points\* when you book with an eligible American Express® Card.

**Terms and Conditions:**

\*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 [membershipewards.com/terms](http://membershipewards.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. Promo Code AEDES025

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

(CE 114464)

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

BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

<b>New Balance</b>	<b>\$6,653.10</b>
<b>Please Pay By</b>	<b>12/26/10</b>

**Membership Rewards® Points**

As of 12/10/10  
**140,319**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**

Previous Balance	\$6,279.11
Payments/Credits	-\$6,287.81
New Charges	+\$6,661.80
Fees	+\$0.00
<b>New Balance</b>	<b>= \$6,653.10</b>

**Pay Over Time Portion**

Previous Balance	\$0.00
Payments/Credits	-\$498.96
New Charges	+\$498.96
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$0.00</b>
Minimum Due	\$0.00

**Account Total**

Previous Balance	\$6,279.11
Payments/Credits	-\$6,786.77
New Charges	+\$7,160.76
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>\$6,653.10</b>

**New Balance** **\$6,653.10**

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
americanexpress.com/pbc

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

See page 2 for additional information.

See page 2 for important information about your account.

See Page 9 for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

Your membership will be renewed next month. Please refer to the Renewal Notice on Page 7.

Save and earn when you shop online.  
Visit [americanexpress.com/insite](http://americanexpress.com/insite) to learn more.

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

Please Pay By  
**12/26/10**

Amount Due  
**\$6,653.10**

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

[Redacted Signature Line]



**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 1-800-518-8666.

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

	<b>Website:</b> <a href="http://americanexpress.com">americanexpress.com</a>
	<b>Mobile Site:</b> <a href="http://amexmobile.com">amexmobile.com</a>
<b>Customer Service &amp; Billing Inquiries</b>	<b>Payments</b>
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](http://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](http://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](http://www.americanexpress.com/privacy).

BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$5,279.11	\$0.00	-\$5,279.11
<b>Credits</b>			
BRUCE E YOUNG 2-21003	-\$8.70	\$0.00	-\$8.70
MARGARET HUNTER 2-21011	\$0.00	-\$498.96	-\$498.96
<b>Total Payments and Credits</b>	<b>-\$6,287.81</b>	<b>-\$498.96</b>	<b>-\$6,786.77</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)

<b>Payments</b>			<b>Amount</b>
11/24/10*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$5,507.17
11/25/10*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$771.94
<b>Credits</b>			<b>Amount</b>
12/10/10*	BRUCE E YOUNG	CREDIT ADJUSTMENT	-\$8.70
12/06/10	MARGARET HUNTER	EXPEDIA*134807204003800-397-3342 WA 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$249.48 ♦
12/06/10	MARGARET HUNTER	EXPEDIA*134807204003800-397-3342 WA 425-564-7290 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$249.48 ♦


**New Charges****Summary**

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$3,570.53	\$8.70	\$3,579.23
MARGARET HUNTER 2-21011	\$1,525.89	\$110.00	\$1,635.89
DUNCAN D HUNTER 2-22027	\$1,565.38	\$380.26	\$1,945.64
<b>Total New Charges</b>	<b>\$6,661.80</b>	<b>\$498.96</b>	<b>\$7,160.76</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)

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

			<b>Amount</b>
11/11/10	WESTGATE HOTEL LODGISAN DIEGO CA 9999999999		\$3,237.27
11/11/10	WESTGATE HOTEL LODGISAN DIEGO CA 9999999999		\$233.26
11/17/10	THE BRIGANTINE #8 00LA MESA CA 619-465-1935 Description EATING PLACES		\$100.00


Continued on reverse



**Detail Continued**

\*Indicates posting date

◆ - denotes Pay Over: Time activity

				Amount
12/10/10*	DEBIT ADJUSTMENT			\$8.70 ◆
	<b>MARGARET HUNTER</b> Card Ending 2-21011			
				Amount
11/12/10	DOMINO'S PIZZA #8423SAN DIEGO CA 8584843030			\$7.82
	Description	Price		
	FAST FOOD RESTAURAN	\$7.82		
11/14/10	OLIVE GARDEN #1301 0LA MESA CA 6194607221			\$130.93
	FOOD/BEVERAGE	\$113.93		
	TIP	\$17.00		
11/16/10	SCHLÖTZKYS #1329 300LA MESA CA 6194690083			\$23.06
	Description	Price		
	FAST FOOD RESTAURAN	\$23.06		
11/16/10	WAL-MART 5140 LA MESA CA GENERAL MERCHANDISE			\$45.18
11/16/10	WORLD MKT 000406LA MESA CA 619-4662991			\$124.17
11/16/10	USPS 054158955903338LA MESA CA 619-6670767			\$20.84
11/17/10	COSTCO WHSE #0469 00LA MESA CA 6196678518			\$101.51
11/19/10	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645151542800 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE			\$50.00
11/19/10	BRIOCHE DOREE 084842SAN DIEGO CA 619-2315100			\$20.64
	FOOD	\$20.64		
11/19/10	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD,REQ REQUESTER NAME IT1 PURCHASE ,UPI 12.4800,QTY1 IT2 ,UPI 0.0000,QTY FRT 0.00,HDL 0.00,ITM1			\$12.48
11/20/10	SUNOCO 0267409100 BREEZEWOOD PA GAS STATION			\$23.83
11/22/10	UNITED AIRLINES DULLES VA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645157741101 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE			\$50.00
11/22/10	EXPEDIA*134807204003800-397-3342 WA 425-564-7290			\$498.96
11/22/10	CALIFORNIA TORTILLA DULLES VA 7037774327			\$12.77

Continued on next page

BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

## Detail Continued

\*Indicates posting date

◆ - denotes Pay Over Time activity

			Amount
11/26/10	ATTM*186487735PAC 06MIDLAND TX 800-331-0500 Description TELEPHONE SERV		\$277.05
11/27/10	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT ORD ,REQ REQUESTER NAME IT1 PURCHASE ,UPI 15.4800,QTY: IT2 ,UPI 0.0000,QTY FRT 0.00,HDL 0.00,ITM1		\$15.48
12/08/10	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: D1645165956861 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$110.00 ◆
12/08/10	BRIOCHE DOREE 0848425SAN DIEGO CA 619-2315100 FOOD	\$51.78	\$51.78
12/08/10	DULLES GOURMET MARKEDULLES VA 800-742-5030 Description FAST FOOD REST		\$48.39
12/09/10	SCI VENDING 1244 542WASHINGTON DC 8003289006 Description Price EQUIPMENT,TOOLS REN \$3.00		\$3.00



## DUNCAN D HUNTER

Card Ending 2-22027

			Amount
11/11/10	MCDONALD'S F5204 006EL CAJON CA 7605988233		\$6.90
11/12/10	BEST BUY CO 184 EL CAJON CA ELECTRONICS STORE		\$32.91
11/18/10	HOUSE MEMBERS DININGWASHINGTON DC CATERER FOOD/BEVERAGE \$100.35 TIP \$20.00		\$120.35
11/19/10	HOUSE MEMBERS DININGWASHINGTON DC CATERER FOOD/BEVERAGE \$27.05 TIP \$6.00		\$33.05
11/20/10	GEORGETOWNE INN 8843PITTSBURGH PA RESTAURANT		\$48.49
11/20/10	GEORGETOWNE INN 8843PITTSBURGH PA RESTAURANT		\$174.00
11/21/10	SUNOCO 0374632801 SOMERSET PA GAS STATION		\$137.85

Continued on reverse



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

				Amount
11/21/10	HYATT REGENCY WASHIN	WASHINGTON	DC	\$242.42
	Arrival Date	Departure Date		
	11/19/10	11/20/10		
	00000000			
	LODGING			
11/22/10	OMNI HOTELS WILLIAM	PITTSBURGH	PA	\$306.57
	Arrival Date	Departure Date		
	11/20/10	11/21/10		
	00000000			
	LODGING			
11/22/10	SPRINGHILL SUITES4XV	STERLING	VA	\$218.90
	Arrival Date	Departure Date		
	11/21/10	11/22/10		
	00000000			
11/22/10	OMNI HOTELS WILLIAM	PITTSBURGH	PA	\$79.36
	Arrival Date	Departure Date		
	11/20/10	11/21/10		
	00000000			
	LODGING			
11/22/10	OMNI HOTELS WILLIAM	PITTSBURGH	PA	\$5.35
	Arrival Date	Departure Date		
	11/20/10	11/21/10		
	00000000			
	LODGING			
11/23/10	PARADIES #390 Q02	DULLES	VA	\$43.99
	CARD & SOUVENIR STORE			
11/26/10	HOTEL DEL CORONADO	CORONADO	CA	\$15.00
	6194356611			
	Description	Price		
	PARKING LOT/GARAGE	\$15.00		
12/06/10	EXPEDIA*134948101571	800-397-3342	WA	\$380.26 ◆
	425-564-7290			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
12/06/10	MCDONALD'S F16724 00	EL CAJON	CA	\$11.42
	6194546142			
12/07/10	CONGRESSIONAL LIQUOR	WASHINGTON	DC	\$58.83
	LIQUOR STORE			
12/09/10	AT&T DATA 190	ALPHARETTA	GA	\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			

**Fees**

				Amount
<b>Total Fees for this Period</b>				<b>\$0.00</b>

Continued on next page

BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

### Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### 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.

### 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
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

### Important Notice

#### Renewal Notice

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

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

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

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

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

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 12 billing periods in a row and will continue to apply until after you have made timely payments, with no returned payments, for 12 billing periods in a row. The 12 billing periods in a row must occur after the one in which the Penalty APR is first applied.

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

#### Sign & Travel

##### Extended Payment Option

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





BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

**An Important Notice Concerning Cardmember Privacy**

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN from American Express. This Notice explains how we collect, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

**What Information Do We Collect?**

We obtain information about you from a variety of sources. You provide us with information about yourself, for example, by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our affiliates provide us with additional information, such as your spending and payment history. Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

**What Do We Do with Cardmember Information?**

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

**Information We Share with Our Affiliates**

You can inform us not to share with our affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our affiliates information about our transactions and experiences with you, such as your payment history.

**Valuable Partner Offers**

We work with carefully selected business partners, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more

relevant and valuable to you. If you respond to one of these offers, the business partner will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer. You can inform us not to send you these offers.

**Your Choices**

Please let us know if you do not want us to use your Cardmember information to communicate with you about offers, including exclusive partner offers and offers from our affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our affiliates, by visiting us at: [www.americanexpress.com/communications](http://www.americanexpress.com/communications). You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-237-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

**Information Security**

We use reasonable administrative, technical and physical security measures to protect your Cardmember Information.

**Former Customers**

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

**For Vermont Cardmembers Only**

If your Card account has a Vermont billing address, we will automatically treat your account as if you had informed us not to share your credit-related information with our affiliates.



**Your Billing Rights: Keep this Document for Future Use**

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

**What To Do If You Find a Mistake on Your Statement**

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

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

You must contact us:

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

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

**What Will Happen After We Receive Your Letter**

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

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

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

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

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

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

If you receive our explanation but still believe your bill is wrong, you must write to us within 90 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of any one to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

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

**Your Rights if You Are Dissatisfied With Your Credit Card Purchases**

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

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

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

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

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

BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

**Annual EFT Error Resolution Notice**

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-875-9898 for Pay By Phone and Pay By Computer questions, and at 1-800-875-9898 for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter). We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

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

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

SPC30

BP/PRVCCSG/310

16-7162\_0181

AE\_0499





Prepared for **BRUCE E YOUNG**

Account Number [REDACTED]

**Total Points Balance** 140,319

**Points Earned this Period** 10,299

**Account Summary** October 1, 2010 - October 31, 2010

Opening Points Balance	130,020
Points Earned this Period	+10,299
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>140,319</b>

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

**Questions About Your Account?**

 [membershiprewards.com](http://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](http://membershiprewards.com/everydaycharges)

**Earn 3X Points When You Shop Online**  
 Earn points fast by going through [bonuspointsmail.com](http://bonuspointsmail.com) every time you shop online at over 275 retailers.

**Points Transaction Detail**

October 1, 2010 - October 31, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	351	0	351
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-21011	3,326 PREMIER REWARDS GAS GROCERY 2X PR2	300	6,412
	2,786 PREMIER REWARDS AIRLINE 3X PR3		
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	2,313 PREMIER REWARDS GAS GROCERY 2X PR2	107	3,536
	1,116 PREMIER REWARDS AIRLINE 3X PR3		
<b>Total</b>	<b>5,990</b>	<b>4,309</b>	<b>10,299</b>

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](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**Gift with Points at Amazon.com**



Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout at [www.amazon.com](http://www.amazon.com)

[www.amazon.com/membershiprewards](http://www.amazon.com/membershiprewards)

(MR Message 5549)

Get started at [amazon.com/membershiprewards](http://amazon.com/membershiprewards)

Terms and conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://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.**





**Earn Double Membership Rewards® Points on Any Purchases \$299 and Up at Conn's**

Earn double Membership Rewards points on any purchases at Conn's of \$299 or more when you pay with any eligible, enrolled American Express® Card.

Between November 1 and December 31, 2010.

Visit any one of our retail locations or shop online at [www.conns.com](http://www.conns.com)

(MR Bonus ID 4905)

Offer valid 11/1/10 - 12/31/10 on transactions of \$299 or more with an eligible, enrolled American Express Card. 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. Terms and Conditions for the Membership Rewards program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) for more information or call 1-800-AXP-EARN (297-3276). Bonus ID: 4905

**Earn 3X Membership Rewards® Points for Hotel and Vacation Packages on Travelocity.com**

Book a hotel or flight + hotel on Travelocity.com and earn triple Membership Rewards points. Simply enter promo code AMEXPTS3X on Travelocity.com with an eligible enrolled American Express® Card.

For more information, visit [www.travelocity.com/amex](http://www.travelocity.com/amex)

Visit [www.travelocity.com/amex](http://www.travelocity.com/amex) today to earn triple Membership Rewards points]

Promo Code  
**AMEXPTS3X**

(MR Bonus ID 9526)

Offer valid 10/15/10 to 12/31/10 (the "Promotion Period"). Maximum 5,000 points per booking. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your trip on an eligible, enrolled American Express Card. A qualifying purchase requires a Hotel Stay or Flight + Hotel Vacation Package. Travel dates must be between October 15, 2010 and February 28, 2011. To redeem the Promo Code, type in AMEXPTS3X into the Promotional Code field on the "Checkout Billing" Page on [www.travelocity.com](http://www.travelocity.com). For more information, visit [www.travelocity.com/amex](http://www.travelocity.com/amex) or call 1-800-AXP-EARN (297-3276). Bonus ID: 9526.

**Redeem Membership Rewards® Points for HawaiianMiles and Say "Aloha" to Hawaii**

Hawaiian Airlines is the nation's highest-ranked carrier for service quality and performance in 2009 in the 20th annual Airline Quality Rating study. Hawaiian offers nonstop service to Hawaii from more U.S. gateway cities than any other airline, as well as service to Japan, the Philippines, Australia, American Samoa, Tahiti, and beginning January 2011, South Korea. Hawaiian also provides more than 150 daily jet flights between the Hawaiian Islands.

To preview this reward and to redeem points, visit [membershiprewards.com](http://membershiprewards.com) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5571)

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



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



BRUCE E YOUNG  
Closing Date 12/10/10

Account Ending 2-21003

## Enjoy the Golf Getaway at The Leading Hotels of the World

*The  
Leading Hotels  
of the World® Ltd.*

Enjoy The Leading Hotels of the World Golf Getaway and receive two complimentary rounds of golf plus a \$150 resort credit when you stay 3 nights or more at participating Leading Golf Resorts. To learn more and plan your next trip, visit [www.lhwgolf.com](http://www.lhwgolf.com) or call 1-877-885-2512 and refer to code L18.

To learn more and plan your next trip, visit [www.lhwgolf.com](http://www.lhwgolf.com) or call 1-877-885-2512 and refer to code L18.

(CE 114458)

Valid when you book and pay with your American Express® Card thru 12/31/11. Only available when you book The Leading Hotels American Express Golf Getaway Package. Must mention promotion code L18 and identify as an American Express Cardmember when making reservation. Advance reservations required. Offer does not apply to existing reservations and cannot be combined with group or other offers. Valid at participating hotels. Terms and conditions may vary by property. Visit [www.lhwgolf.com](http://www.lhwgolf.com)

THERE IS STILL TIME:

## Get Fee-Free American Express® Gift Cards

As a thank you to our Cardmembers, this holiday season we're offering American Express Gift Cards with no purchase fees.

The American Express Gift Card has no monthly fees and no lost value.

And now, our Gift Cards are better than ever: we're offering new Gift Card choices, including limited edition holiday designs.

Visit [americanexpress.com/gift](http://americanexpress.com/gift) and use code SM10.

Be sure to use your American Express Card to purchase.

Discount is only valid on the Gift Card purchase fee. Shipping and handling charges will apply. Offer valid through February 28, 2011, and only for web orders. Must pay with an American Express Card. Terms and conditions apply to Gift Cards. May be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos, or ATMs. American Express is no longer shipping Gift Cards to the states of HI, VT, and LA. See additional terms at [americanexpress.com/gift](http://americanexpress.com/gift).



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**SAVE  
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Visit [www.teleflora.com/americanexpress-DECSM25](http://www.teleflora.com/americanexpress-DECSM25)  
or call 1-800-800-8388 and provide code DECSM25.

Must pay with any American Express® Card. Offer valid on arrangements worth \$26.00 or more (not including service fee or tax) from 12/01/10-01/31/11. Cannot be combined with any other offer. Arrangement prices do not include service fee or tax. Prices subject to change without notice. If an item is not available, a comparable substitute will be provided. Teleflora is a registered trademark of Teleflora LLC. © 2010 Teleflora.

## Get Eight Steak Burgers from Allen Brothers with Purchase!

**ALLEN  
BROTHERS**  
THE STEAK & SEAFOOD SPECIALISTS  
SINCE 1938

Place an order over \$99 with Allen Brothers, home of the Great Steakhouse Steaks, and receive eight juicy 6-oz. steak burgers and free delivery as an introductory gift when you pay with any American Express® Card. Shop online at [www.allenbrothers.com](http://www.allenbrothers.com) or call 1-800-957-0111 with offer code AMEX2010. Find out why the USDA called Allen Brothers steaks "the ultimate in tenderness, juiciness and flavor." Allen Brothers reserves the right to offer alternative selection(s) of comparably valued items.

Offer valid until 12/31/10. This \$99 per-address minimum does not include tax or S&H. Only one offer is valid per order. Complimentary gift must be shipped to same address as initial order. Free delivery does not apply to AK, HI or PR. Supplies limited.

Shop online at [www.allenbrothers.com](http://www.allenbrothers.com) or call 1-800-957-0111 with offer code AMEX2010. Offer is not valid with any other offers.

(CE 11387)

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!**



**The Cosmopolitan of Las Vegas** - A new, original, luxury resort rising 52 stories from the center of the Las Vegas Strip. To reserve, visit [www.cosmopolitanlasvegas.com](http://www.cosmopolitanlasvegas.com)

**Mercury Insurance** - Insure your auto and home with Mercury and you could save hundreds of dollars. Get a fast, free quote and see for yourself at [www.mercuryinsurance.com](http://www.mercuryinsurance.com)

**Sushi Deli** - Fresh sushi and delicious Japanese food at incredibly reasonable prices. 135 Broadway (downtown) and 228 W. Washington in San Diego, CA. [www.sushideliusa.com](http://www.sushideliusa.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 114608)

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout. Get started today at [www.amazon.com/membershiprewards](http://www.amazon.com/membershiprewards)

**MEMBERSHIP rewards** GIFT WITH POINTS AT **amazon.com**

Terms and Conditions for the Membership Rewards® program apply. Visit [membershprewards.com/terms](http://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 modify your receipt of valuable offers from American Express, please visit [www.americanexpress.com/choices](http://www.americanexpress.com/choices). FQID: R4600601

**Free Shipping, 4 Free Burgers & 61% Off the Perfect Gift**



A delicious customer favorite, perfect for gift giving or holiday entertaining, #7741 includes 4 (5 oz.) Top Sirloins, 4 (4 oz.) Boneless Pork Chops, 2 (4.5 oz.) Sole Filets stuffed with Scallops and Crab, 8 (3 oz.) Gourmet Franks, 4 (4 oz. approx.) Boneless Chicken Breasts, and 4 (5.75 oz.) Stuffed Baked Potatoes. Regular price is \$154.00; now \$59.99. Purchase must be charged to your American Express® Card. Limit 3 at this price. 4 free Burgers will ship per address and must ship with order.

Free standard shipping to each address in orders of \$59, or more. Purchase of wine or gift cards not eligible toward \$59 minimum-order requirement. Offer does not include expedited, overnight or surcharges for deliveries to AK, HI, Canada, PR, VI.

Save on 100% satisfaction guaranteed Omaha Steaks. Offer cannot be combined with other offers and is not valid on pending or prior purchases. Order at [www.omahasteaks.com/HFS](http://www.omahasteaks.com/HFS) or call 1-800-960-8400 and ask for 7741HFS. Expires 1/31/2011. (CE 114637)



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Introducing inSite<sup>SM</sup> from American Express, the new online shopping tool that brings you offers like rewards, discounts, and other extras while you search and before checkout. It's simple — see the American Express® logo with the arrow, see the deals that come with Cardmembership.

Visit [americanexpress.com/insite](http://americanexpress.com/insite) to get started today.



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 01/11/11

Account Ending 2-21003

**New Balance** **\$7,089.45**  
**Minimum Payment Due** **\$1,310.42**  
**Payment Due Date** **02/05/11**

**Late Payment Warning:** Your Payment Due Date is 02/05/11. If you pay late, you may have to pay a late fee of up to \$35.00.

**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	21 years	\$12,731

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

See page 2 for important information about your account.

See Page 13 for important information about your account and an updated copy of your Cardmember Agreement.

IT'S NOT JUST FOR  
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YOUR AMERICAN EXPRESS CARD IS PERFECT FOR YOUR WEEKLY GROCERY RUN.  
SUPERMARKETS ALL OVER TOWN WELCOME AMERICAN EXPRESS.

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

**Membership Rewards® Points**  
As of 01/11/11  
**150,774**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**  
Previous Balance \$6,653.10  
Payments/Credits -\$6,653.10  
New Charges +\$1,017.42  
Fees +\$175.00  
New Balance = \$1,192.42

**Pay Over Time Portion**  
Previous Balance \$0.00  
Payments/Credits +\$0.00  
New Charges +\$5,897.03  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$5,897.03  
Minimum Due \$118.00

**Account Total**  
Previous Balance \$6,653.10  
Payments/Credits -\$6,653.10  
New Charges +\$6,914.45  
Fees +\$175.00  
Interest Charged +\$0.00  
**New Balance \$7,089.45**  
**Minimum Payment Due \$1,310.42**

Days in Billing Period: 32

**Customer Care**

**Pay by Computer**  
americanexpress.com/pbc

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

See page 2 for additional information.

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

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
americanexpress.com/pbc

**Pay by Phone**  
1-800-472-9297

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date  
**02/05/11**  
New Balance  
**\$7,089.45**  
Minimum Payment Due  
**\$1,310.42**

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

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000

\$ \_\_\_\_\_  
Amount Enclosed



**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 1-800-518-8666.

 <b>Customer Service &amp; Billing Inquiries</b> International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash	1-800-327-2177	<b>Hearing Impaired</b> TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897	 <b>Website:</b> <a href="http://americanexpress.com">americanexpress.com</a> <b>Mobile Site:</b> <a href="http://amexmobile.com">amexmobile.com</a>
	1-336-393-1111		
	1-800-327-2177		
	1-800-992-3404		
1-800-CASH-NOW		<b>Customer Service &amp; Billing Inquiries</b> P.O. BOX 981535 EL PASO, TX 79998-1535	<b>Payments</b> BOX 0001 LOS ANGELES CA 90096-8000

**Change of Address**

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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- Avoid late fees
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Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

BRUCE E YOUNG  
Closing Date 01/11/11

Account Ending 2-21003

**Payments and Credits****Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
<b>Payments</b>	-\$6,653.10	\$0.00	-\$6,653.10
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$6,653.10</b>	<b>\$0.00</b>	<b>-\$6,653.10</b>

**Detail**

\*Indicates posting date


Payments	Amount
12/24/10* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$6,551.59
01/03/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$101.51

**New Charges****Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
BRUCE E YOUNG 2-21003	\$69.99	\$308.20	\$378.19
MARGARET HUNTER 2-21011	\$88.81	\$1,058.01	\$1,146.82
DUNCAN D HUNTER 2-22027	\$858.62	\$4,530.82	\$5,389.44
<b>Total New Charges</b>	<b>\$1,017.42</b>	<b>\$5,897.03</b>	<b>\$6,914.45</b>

**Detail**

◆ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)
 **BRUCE E YOUNG**  
Card Ending 2-21003

	Amount
12/12/10 MCAFEE.COM 866-622-3911 CA 198561 ONLINE SOFTWR Description CA, ONLINE SOFTWARE	\$69.99
01/03/11 THE IMAGE SHOP 38713ONTARIO CA 9099832775 Description Price STATIONERY/SUPPLY 5 \$308.20 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$308.20 <sup>◆</sup>

 **MARGARET HUNTER**  
Card Ending 2-21011

	Amount
12/11/10 WASHINGTON COURT HOTWASHINGTON DC Arrival Date Departure Date 12/08/10 12/10/10 00000060 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$198.99 <sup>◆</sup>

Continued on reverse



Detail Continued

◆ - Denotes Pay Over Time activity

			Amount
12/11/10	WASHINGTON COURT HOTWASHINGTON DC		\$153.78 ◆
	Arrival Date	Departure Date	
	12/06/10	12/10/10	
	00000000		
	LODGING		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
12/13/10	UNITED AIRLINES DULLES VA		\$110.00 ◆
	UNITED AIRLINES		
	Routing Details Not Available		
	Ticket Number: 01645160681941		
	Passenger Name: HUNTER/MARGARET		
	Document Type: EXCESS BAGGAGE		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
12/13/10	LINDBERGH PARKING LISAN DIEGO CA		\$185.00 ◆
	6192911508		
	Description	Price	
	PARKING FEES	\$185.00	
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
12/13/10	MOE'S DELI & B568871DULLES VA		\$27.88
	703-5724610		
	FOOD	\$27.88	
12/14/10	THE LIAISON CAPITOL WASHINGTON DC		\$152.05 ◆
	Arrival Date	Departure Date	
	12/12/10	12/13/10	
	00000000		
	LODGING		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
12/14/10	UNITED AIR *INFLT. UNITED AIR *INFLT		\$6.99
	UNITED AIR *INFLT.		
	ORD ,REQ REQUESTER NAME		
	IT1 PURCHASE ;UPI 6.9900;QTY1		
	IT2 ;UPI 0.0000;QTY		
	FRT 0.00;HDL 0.00;ITM1		
12/14/10	UNITED AIR *INFLT. UNITED AIR *INFLT		\$15.96
	UNITED AIR *INFLT.		
	ORD ,REQ REQUESTER NAME		
	IT1 PURCHASE ;UPI 15.9600;QTY1		
	IT2 ;UPI 0.0000;QTY		
	FRT 0.00;HDL 0.00;ITM1		
12/14/10	UNITED AIR *INFLT. UNITED AIR *INFLT		\$9.98
	UNITED AIR *INFLT.		
	ORD ,REQ REQUESTER NAME		
	IT1 PURCHASE ;UPI 9.9800;QTY1		
	IT2 ;UPI 0.0000;QTY		
	FRT 0.00;HDL 0.00;ITM1		
12/14/10	ATTM*192683191PAC 06MIDLAND TX		\$120.85 ◆
	800-331-0500		
	Description		
	TELEPHONE SERV		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
12/15/10	SCI VENDING 1343 542SAN DIEGO CA		\$3.00
	8603289006		
	Description	Price	
	EQUIPMENT,TOOLS REN	\$3.00	

Continued on next page

BRUCE E YOUNG  
Closing Date 01/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

			Amount
01/07/11	UNITED AIRLINES DULLES VA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645171432375 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE		\$25.00
01/10/11	THE LIAISON CAPITOL WASHINGTON DC Arrival Date: 01/04/11 Departure Date: 01/06/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$137.34 ◆
<b>DUNCAN D HUNTER</b> Card Ending 2-22027			
			Amount
12/10/10	HUDSON AMS UNION STAWASHINGTON DC 7033381893 Description: NEWS DEALERS/NEWSST Price: \$7.52		\$7.52
12/10/10	CLUB MACANUDO NEW YORK NY RESTAURANT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$179.16 ◆
12/11/10	NEW YORK LUNCHEONETTNEW YORK NY 2128380165 FOOD/BEVERAGE: \$71.15 TIP: \$14.00		\$85.15
12/11/10	PESCATORE RESTAURANTNEW YORK NY 212-752-7151 FOOD: \$165.22 TIP: \$36.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$201.22 ◆
12/12/10	New York Palace HoteNew York NY Arrival Date: 12/10/10 Departure Date: 12/12/10 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$1,963.78 ◆
12/12/10	TAXI CREDIT CARD CORWOODSIDE NY TAXICAB & LIMOUSINE Description: TAXI: 9C82 14:27 146 W 43rd S 14:42 43 W 58th St		\$12.00
12/12/10	AMTRAK NRTHEAST CAFEWASHINGTON DC 800-872-7245 Description: FAST FOOD REST		\$32.00

Continued on reverse



**Detail Continued**

◆ - denotes Pay Over: Time activity

		<b>Amount</b>
12/12/10	ALL TAXI MANAGEMENT LONG ISLAND CITY NY 718-361-0055 Description TAXI: 7K45 15:32 767 5th Ave 15:32 636 5th Ave	\$8.00
12/12/10	NYC-TAXI VERIFONE NYLONG ISLAND CITY NY 716-786-8585 Description TAXI: 9E57 13:00 13:10	\$10.20
12/13/10	T.G.I. FRIDAY'S 437 MCLEAN VA RESTAURANT FOOD/BEVERAGE \$100.34 TIP \$20.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$120.34 ◆
12/14/10	RED TOP CAB OF ARLINARLINGTON VA TAXICAB & LIMOUSINE Description CHARTER SERVIC	\$20.64
12/20/10	7-ELEVEN 32284 000735STERLING VA 703-437-0104 Description Price GAS/MSC95 83750401 \$12.84	\$12.84
12/21/10	WASHINGTON FLYER TAXARLINGTON VA TAXICAB & LIMOUSINE	\$14.50
12/21/10	BRASSERIE BECK 65000WASHINGTON DC 2024081717 TIP \$14.00	\$85.36
12/23/10	HOOLEY'S IRISH PUB & LA MESA CA RESTAURANT FOOD/BEVERAGE \$51.47 TIP \$10.00	\$61.47
12/28/10	CHECKER AIRPORT TAXIBALTIMORE MD MISC TRANSPORTATION	\$22.60
12/30/10	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC Carrier: UA Class: EA NOT AVAILABLE Ticket Number: 01621180995920 Date of Departure: 01/04 Passenger Name: HUNTER/MARGARET MRS Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$793.70 ◆
12/30/10	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: WASHINGTON DC To: SAN DIEGO CA Carrier: UA Class: Y NOT AVAILABLE Ticket Number: 01621181096484 Date of Departure: 01/06 Passenger Name: HUNTER/MARGARET MRS Document Type: PASSENGER TICKET	\$2.56

Continued on next page

BRUCE E YOUNG  
Closing Date 01/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

					Amount
12/30/10	UNITED AIRLINES ROSEMONT IL				\$59.00
	UNITED AIRLINES				
	Routing Details Not Available				
	Ticket Number: 01640641240371				
	Passenger Name: HUNTER/DUNCAN				
	Document Type: SPECIAL SERVICE TICKET				
12/30/10	EXPEDIA*135192166692800-397-3342 WA				\$603.17 ◆
	425-564-7290				
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/31/10	RADIOSHACK DEALER STEL CAJON CA				\$57.60
	8174155374				
	Description Price				
	HOME ELECTRONICS \$57.60				
01/03/11	UNITED AIRLINES HONOLULU HI				\$276.00 ◆
	UNITED AIRLINES				
	From: To: Carrier: Class:				
	SAN DIEGO CA WASHINGTON DC UA HU				
	NOT AVAILABLE				
	Ticket Number: 01621182657661		Date of Departure: 01/04		
	Passenger Name: HUNTER/MARGARET MRS				
	Document Type: GROUP TICKET				
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
01/04/11	Hyatt Regency F&B 00Washington DC				\$83.30
	(202)737-1234				
	TIP \$14.00				
01/05/11	THE CAPITAL GRILLE 8WASHINGTON DC				\$186.20 ◆
	2027376200				
	FOOD/BEVERAGE \$156.20				
	TIP \$30.00				
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
01/05/11	HOUSE MEMBERS DININGWASHINGTON DC				\$58.30
	CATERER				
	FOOD/BEVERAGE \$48.30				
	TIP \$10.00				
01/06/11	DON PABLO'S - 5135 SALEXANDRIA VA				\$77.65
	7035404129				
	TIP \$13.00				
01/07/11	AT&T DATA 190 ALPHARETTA GA				\$29.99
	800-331-0500				
	Description				
	TELECOMMUNICAT				
01/07/11	LIAISON HOTEL 800000WASHINGTON DC				\$20.00
	2026615983				
	Description Price				
	PARKING LOT/GARAGE \$20.00				
01/07/11	ART AND SOUL AT LIAIWASHINGTON DC				\$98.60
	202-638-1616				

Continued on reverse



**Detail Continued**

◆ - denotes Pay Over Time activity

			Amount
01/10/11	THE LIAISON CAPITOL WASHINGTON DC		\$207.25 ◆
	Arrival Date	Departure Date	
	01/06/11	01/07/11	
	00000000		
	LODGING		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		

**Fees**

			Amount
01/11/11	BRUCE E YOUNG	ANNUAL MEMBERSHIP FEE	\$175.00
<b>Total Fees for this Period</b>			<b>\$175.00</b>

**Interest Charged**

			Amount
<b>Total Interest Charged for this Period</b>			<b>\$0.00</b>

**2011 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2011	\$175.00
Total Interest in 2011	\$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
<b>Total</b>			<b>\$0.00</b>

(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 Sign and Travel, the APR is 15.24% (v).
- For Extended Payment Option, the APR is 15.24% (v).
- For Sign and Travel, the APR is 15.24% (v).

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

Prepared for **BRUCE E YOUNG**

Account Number [REDACTED]

**Questions About Your Account?**

**Total Points Balance** **150,774**

**Points Earned this Period** **10,455**

 [membershipprewards.com](http://membershipprewards.com)

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

**Account Summary** November 1, 2010 - November 30, 2010

Opening Points Balance	140,319
Points Earned this Period	+10,455
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>150,774</b>

**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.

**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 [membershipprewards.com/everydaycharges](http://membershipprewards.com/everydaycharges)

**Earn 3X Points When You Shop Online**  
 Earn points fast by going through [bonuspointsmail.com](http://bonuspointsmail.com) every time you shop online at over 275 retailers.

**Points Transaction Detail** November 1, 2010 - November 30, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	121	0	121
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-21011	3,187 PREMIER REWARDS GAS GROCERY 2X PR2	49	3,236
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22027	2,970 PREMIER REWARDS AIRLINE 3X PR3	4,128	7,098
<b>Total</b>	<b>6,278</b>	<b>4,177</b>	<b>10,455</b>

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 [membershipprewards.com](http://membershipprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershipprewards.com/terms](http://membershipprewards.com/terms) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**Redeem Membership Rewards® Points for The Home Depot® Gift Cards]**



You can redeem Membership Rewards points for The Home Depot® Gift Card. The Home Depot is helping people do more with their hard-earned money. From modest projects like updating your bath to small projects with a big impact like paint, The Home Depot can help you get more done in your home for less. Redeemable in the U.S., Canada, and Mexico at The Home Depot stores or online at [homedepot.com](http://homedepot.com). For more information, visit [www.homedepot.com](http://www.homedepot.com)

To start redeeming Membership Rewards points today, log on to [membershipprewards.com](http://membershipprewards.com) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5657)

American Express is not affiliated with The Home Depot®. The Home Depot is a registered trademark of Home TLC, Inc.

Terms conditions and restrictions apply.

*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.**





### Introducing the Four Seasons Hotels and Resorts in the Membership Rewards® Program

Now you can use Membership Rewards® points to stay at Four Seasons Hotels and Resorts. From New York to Paris to the Seychelles Islands, you can enjoy highly personalized service--24 hours a day--in truly exceptional surroundings. Whether you are relaxing poolside, dining in a world-class restaurant, or stepping out onto a lovely terrace to take in a breathtaking view, a stay at a Four Seasons property always promises to create memorable moments.

For more information, visit [membershprewards.com/fourseasons](http://membershprewards.com/fourseasons)

(MR Message 5674)

Terms and conditions for the Membership Rewards® program apply. Visit [membershprewards.com/terms](http://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 The North Face® Apex Bionic Jacket

The North Face® Apex Bionic is the most versatile shell in the Apex collection. This stylish jacket is perfect for activities in cool, damp conditions. The Apex Weatherblock fabric provides four-way stretch, excellent breathability, water resistance and good thermal capability.

Visit [membershprewards.com](http://membershprewards.com) or call **1-800-AXP-EARN (297-3276)** and redeem 13,400 points for reward code **PRM781**.

(MR Message 5653)

Save 10% on The North Face® Apex Bionic Jacket when you redeem by February 20th, 2011.

Terms and conditions for the Membership Rewards® program apply. Visit [membershprewards.com/terms](http://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.



### Redeem Membership Rewards® Points for a \$50 Benihana Gift Card

Rediscover the personalized experience of having your choice of succulent seafood, tender chicken, juicy steaks and garden-fresh vegetables grilled to delicious perfection that will feed the senses and entertain the appetite. At the heart of the Benihana experience is the teppanyaki table, around which guests gather and enjoy a meal expertly prepared and cooked to perfection on a steel grill, right before their eyes--by a chef who is as much entertainer as culinary master.

To redeem 5,000 points for a \$50 Benihana Gift Card, visit [membershprewards.com](http://membershprewards.com) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5659)

Terms and conditions for the Membership Rewards® program apply. Visit [membershprewards.com/terms](http://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.

**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 01/11/11

Account Ending 2-21003

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**Now Accepting American Express® Cards!**



**HomeEverything.com** - Where you'll find everyday low prices, free shipping, no sales tax, and our price match guarantee on brand name appliances. Call toll free at **1-888-518-3484**.

**Norte** - For more than 30 years, Martha Montanez and her family have assured their customers quality, authentic Mexican food and spirits. 3003 Carlsbad Blvd., Carlsbad. **760-729-0903**.

**San Diego Beer Co.** - We offer fresh handcrafted brews and a variety of cuisine pairings. 603 Broadway, Ste. 101, San Diego, CA. **619-398-0707**.

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 114749)

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



