

## Earn 5,000 Membership Rewards® Points at The Leading Hotels

Join The Leading Hotels of the World Leaders Club and enjoy exclusive offers and benefits. Purchase the membership with your eligible, enrolled American Express® Card from **4/1/11 - 12/31/11** and receive 5,000 Membership Rewards® bonus points. In addition, take advantage of the One More Night rate and enjoy a truly great escape and an extra complimentary night when you stay two consecutive nights at any of the participating Leading Hotels of the World. Visit [www.lhw.com/amxmr](http://www.lhw.com/amxmr). Bonus ID: **5821**



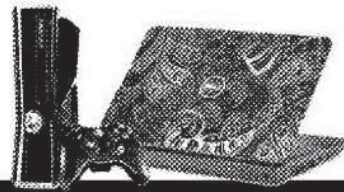
Bonus points offer valid 6/4/11 to 12/31/11. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card.

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



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)

## Game On: Buy select Dell™ PCs with Windows 7® and get an Xbox 360® 4GB!



**Student-Only Offer:** Get an Xbox 360® 4GB when you purchase select Dell™ PCs with Windows 7® for \$699 or more using any American Express® Card through September 1, 2011 (while supplies last).

To order and for more information, visit [amexnetwork.com/DellUniversity](http://amexnetwork.com/DellUniversity) or call **1-866-724-4973**.



ALL ORDERS ARE SUBJECT TO APPROVAL AND ACCEPTANCE BY DELL. Offers subject to change, not combinable with all other offers. Taxes, shipping, handling and other fees apply. Valid for U.S. Dell University new purchases only. Availability of electronics and accessories varies and quantities may be limited. Dell reserves the right to cancel orders arising from pricing or other errors. XBOX & \$699 system bundle offer only valid for actively enrolled high school, college, or university students or parents purchasing on behalf of such students. Demonstration of eligibility is required upon request and unverified orders may be canceled or rejected. No more than two bundles per household. Dell will only accept returns of the entire bundle. Abuse of student credentials will be investigated and may result in termination of the offer. Purchase must be made with an American Express Card. Offer ends 9/1/11 (while supplies last).

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



BRUCE E YOUNG  
Closing Date 08/11/11

Account Ending 2-21003

**New Balance** **\$7,650.97**  
**Minimum Payment Due** **\$1,633.67**  
**Payment Due Date** **09/05/11**

**Late Payment Warning:** Your Payment Due Date is 09/05/11. 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	17 years	\$12,873

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 10 for important information regarding benefits underwritten by AMEX Assurance Company and Tokio Marine.

**Our Relationship Care™ Commitment includes Return Protection**

*Feel satisfied with your purchases.*

Eligible purchases made entirely with an American Express® Card are covered for up to \$1,000 annually per account and up to \$300 per item, excluding shipping and handling. If a merchant won't accept your return of an eligible item purchased in the U.S. within 90 days from the date of purchase, we will credit you the purchase price.

To find out more, go to [www.americanexpress.com/returnprotection](http://www.americanexpress.com/returnprotection)

**Membership Rewards® Points**  
As of 08/11/11 **203,750**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**  
Previous Balance \$923.62  
Payments/Credits -\$923.62  
New Charges +\$1,510.67  
Fees +\$0.00  
New Balance = \$1,510.67

**Pay Over Time Portion**  
Previous Balance \$3,858.42  
Payments/Credits -\$4,983.43  
New Charges +\$7,265.31  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$6,140.30  
Minimum Due \$123.00

**Account Total**  
Previous Balance \$4,782.04  
Payments/Credits -\$5,907.05  
New Charges +\$8,775.98  
Fees +\$0.00  
Interest Charged +\$0.00  
**New Balance \$7,650.97**  
**Minimum Payment Due \$1,633.67**

Days in Billing Period: 31

**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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date **09/05/11**  
New Balance **\$7,650.97**  
Minimum Payment Due **\$1,633.67**

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 will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**New York residents** may contact the 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 Care &amp; Billing Inquiries</b> <b>International Collect</b> <b>Large Print &amp; Braille Statements</b> <b>Lost or Stolen Card</b> <b>Express Cash</b>	1-800-327-2177	<b>Hearing Impaired</b>	 <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	TTY: 1-800-221-9950	
	1-800-327-2177	FAX: 1-800-695-9090	
	1-800-992-3404	In NY: 1-800-522-1897	
	1-800-CASH-NOW		<b>Customer Care &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

**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 08/11/11

Account Ending 2-21003

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$923.62	-\$3,858.42	-\$4,782.04
<b>Credits</b>			
BRUCE E YOUNG 2-21003	\$0.00	-\$905.17	-\$905.17
DUNCAN D HUNTER 2-22027	\$0.00	-\$219.84	-\$219.84
<b>Total Payments and Credits</b>	<b>-\$923.62</b>	<b>-\$4,983.43</b>	<b>-\$5,907.05</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

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

Payments	Amount
08/01/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$4,639.68
08/07/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$142.36
Credits	Amount
07/14/11 BRUCE E YOUNG COSTCO WHSE #0483 00SAN DIEGO CA 6193584000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$905.17 ♦
07/12/11 DUNCAN D HUNTER THE LIAISON CAPITOL WASHINGTON DC Arrival Date: 07/12/11 Departure Date: 07/12/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$219.84 ♦

**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$53.18	\$2,055.22	\$2,108.40
MARGARET HUNTER 2-22019	\$941.58	\$276.35	\$1,217.93
DUNCAN D HUNTER 2-22027	\$515.91	\$4,933.74	\$5,449.65
<b>Total New Charges</b>	<b>\$1,510.67</b>	<b>\$7,265.31</b>	<b>\$8,775.98</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
06/26/11 COSTCO.COM *ONLINE 800-955-2292 WA ONLINE MERCHANDISE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$905.17 ♦
07/12/11 EAST COUNTY POSSE 65SAN DIEGO CA 6192819264 Description: CHARITABLE/SOCIAL S Price: \$20.00	\$20.00

Continued on reverse



**Detail Continued**

◆ - denotes Pay Over: Time activity

				<b>Amount</b>
07/14/11	COSTCO WHSE #0488 00SAN DIEGO 6193504000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$841.53 ◆
07/29/11	PAPER DIRECT 800-272-7377 PAPER PROD SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CO		\$308.52 ◆
07/29/11	THE BRIGANTINE #8 00LA MESA 619-465-1935 Description EATING PLACES	CA		\$33.18
<b>MARGARET HUNTER</b> Card Ending 2-22019				
				<b>Amount</b>
07/11/11	MCDONALD'S M3595 OF WASHINGTON 4102797771	DC		\$49.39
07/11/11	SI*MUSEUM SHOPS #07NEWINGTON 202-357-4412	VA		\$27.00
07/11/11	WASH METRORAIL059303WASHINGTON 202-9621156	DC		\$12.00
07/13/11	COLONIAL PARKING #41WASHINGTON 202-295-8167 Description PARKING FEES	DC		\$20.00
07/13/11	SHELL OIL 5754218800ALEXANDRIA AUTO FUEL DISPENSER	VA		\$99.00
07/13/11	EXXONMOBIL FORT WASHINGT 00406654 20744 MERCH AUTO SYN MOTR OIL MERCH SNAK	MD		\$19.35
07/13/11	MOUNT VERNON GIFT SHMOUNT VERNON 7037802000 Description Price GIFT/NOVELTY/SOUVEN \$276.35 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	VA		\$276.35 ◆
07/13/11	CVS 2490 02490 WASHINGTON DRUG STORE/PHARMACY	DC		\$31.04
07/13/11	MOUNT VERNON FOOD CTMOUNT VERNON 703-780-2000 Description FAST FOOD REST	VA		\$31.50
07/13/11	MOUNT VERNON GIFT SHMOUNT VERNON 7037802000 Description Price GIFT/NOVELTY/SOUVEN \$88.10	VA		\$88.10
07/13/11	LONGWORTH CAFE WASHINGTON 9999999999	DC		\$36.89
07/13/11	INTL SPY MUSEUM STOWASHINGTON 202-393-0960 Description GIFT/NOVELTY/S	DC		\$65.19

Continued on next page



BRUCE E YOUNG  
Closing Date 08/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

			Amount
07/14/11	WASH METRORAIL055343WASHINGTON 202-9621156	DC	\$9.60
07/14/11	WASH METRORAIL055343WASHINGTON 202-9621156	DC	\$2.40
07/17/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01645140502632 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE		\$25.00
07/17/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01645141235764 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE		\$75.00
07/18/11	DULLES INT'L AIRPORTWASHINGTON 7035728422 Description Price NEWS DEALERS/NEWSST \$30.81	DC	\$30.81
07/19/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 47.5100;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1		\$47.51
07/19/11	STARBUCKS CORP079251SAN DIEGO 800-7627282	CA	\$25.75
07/21/11	STARBUCKS CORP079251SAN DIEGO 800-7627282	CA	\$21.05
07/27/11	CHEVRON JAY OIL CORPLA MESA 0000000000 Description Price FUEL/MISCELLANEOUS \$40.00 053 DSL-2	CA	\$40.00
07/27/11	OLIVE GARDEN #1301 OLA MESA 6194607221 FOOD/BEVERAGE \$74.81 TIP \$12.00	CA	\$86.81
07/28/11	CARL'S JR #7612 QSAN DIEGO 858-760-8775 Description FAST FOOD REST	CA	\$19.60
08/06/11	QUIZNO'S SAN 084735SAN DIEGO 619-2315100 FOOD \$26.25	CA	\$26.25
08/06/11	TREASURE ISLAND TI SLAS VEGAS Arrival Date Departure Date 08/06/11 08/06/11 00000000 LODGING	NV	\$25.69

Continued on reverse



**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
08/08/11	CAESARS CYPRESS ST MLAS VEGAS	NV		\$10.81
	Arrival Date	Departure Date		
	08/07/11	08/08/11		
	00000000			
	LODGING			
08/10/11	USPS 054158955903338LA MESA	CA		\$15.84
	619-6670767			
<hr/>				
	<b>DUNCAN D HUNTER</b>			
	Card Ending 2-22027			
				Amount
07/11/11	THE OLD EBBITT GRILL WASHINGTON	DC		\$133.30 ◆
	RESTAURANT			
	FOOD/BEVERAGE	\$113.30		
	TIP	\$20.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/15/11	AT&T W180 10346 706 WASHINGTON	DC		\$793.94 ◆
	800-331-0500			
	Description			
	TELEPHONE SERV			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/15/11	EXXONMOBIL CLEAR SPRING	MD		\$113.49 ◆
	00306891 21722			
	DIESEL 2			
	MERCH SNAK			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/17/11	NWL LODGING FARMINGTON	PA		\$2,015.37 ◆
	Arrival Date	Departure Date		
	07/15/11	07/17/11		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/19/11	WA Dulles Hilton 000Herndon	VA		\$214.65 ◆
	Arrival Date	Departure Date		
	07/17/11	07/18/11		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/19/11	WA Dulles Hilton 000Herndon	VA		\$195.68 ◆
	Arrival Date	Departure Date		
	07/17/11	07/18/11		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/25/11	DEL MAR TC TICKETS DEL MAR	CA		\$102.00 ◆
	999999999			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
07/31/11	OLD HICKORY GOLF CLUWOODBRIDGE	VA		\$10.43
	999999999			
	FOOD/BEVERAGE	\$8.43		
	TIP	\$2.00		

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BRUCE E YOUNG  
Closing Date 08/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
07/31/11	OLD HICKORY GOLF CLUB WOODBRIDGE VA 9999999999			\$129.99 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
08/01/11	CAPITOL LOUNGE 54292 WASHINGTON DC 2625470065			\$81.00
	TIP		\$15.00	
08/02/11	Internet eTickets Dallas TX Southwest Airlines (Master)			\$374.00 ◆
	From: SAN DIEGO LINDBERG	To: LAS VEGAS MCCARRAN SAN DIEGO LINDBERG N/A N/A	Carrier: WN WN YY YY	Class: Y R 00 00
	Ticket Number: 5262191305224		Date of Departure: 08/06	
	Passenger Name: HUNTER/MARGARET			
	Document Type: PASSENGER TICKET			
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
08/02/11	Internet eTickets Dallas TX Southwest Airlines (Master)			\$374.00 ◆
	From: SAN DIEGO LINDBERG	To: LAS VEGAS MCCARRAN SAN DIEGO LINDBERG N/A N/A	Carrier: WN WN YY YY	Class: Y R 00 00
	Ticket Number: 5262191305223		Date of Departure: 08/06	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: PASSENGER TICKET			
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
08/02/11	PARADISE #390 QDULLES VA 9999999999			\$20.36
08/02/11	STARBUCKS C GAS 561504 DULLES VA 703-5724610			\$7.39
	FOOD		\$7.39	
08/05/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500			\$29.99
	Description TELECOMMUNICAT			
08/06/11	TAXIPASS VEGAS.COM TAN NEW YORK NY 9175107913			\$36.00
	Description TAXI: 4197 17:16 Airport Sht 20:27 3312 Las Veg			
08/06/11	CAESARS MESA GRILL LAS VEGAS NV			\$194.85 ◆
	Arrival Date	Departure Date		
	08/05/11	08/06/11		
	06000000 LODGING			
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				

Continued on reverse

**Detail Continued**

◆ - Denotes Pay Over Time activity

			<b>Amount</b>
08/06/11	TREASURE ISLAND BREELAS VEGAS NV		\$36.43
	Arrival Date	Departure Date	
	08/06/11	08/06/11	
	00000000		
	LODGING		
08/06/11	TREASURE ISLAND BREELAS VEGAS NV		\$44.92
	Arrival Date	Departure Date	
	08/06/11	08/06/11	
	00000000		
	LODGING		
08/07/11	TREASURE ISLAND BREELAS VEGAS NV		\$13.89
	Arrival Date	Departure Date	
	08/07/11	08/07/11	
	00000000		
	LODGING		
08/07/11	TREASURE ISLAND GILLAS VEGAS NV		\$141.67 ◆
	Arrival Date	Departure Date	
	08/07/11	08/07/11	
	00000000		
	LODGING		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
08/08/11	Spago Las Vegas 3695(702)369-6300		\$69.46
	4157 89109		
	Squirrel #0		
	Total: \$59.46		
	Check #4157		
08/09/11	TAXIPASSVEGAS.COM LANEW YORK NY		\$69.00
	917.570-7913		
	Description		
	TAXI: 534		
	10:23 176 Westmins		
	13:49 3308 Las Veg		
08/09/11	TAXIPASSVEGAS.COM LANEW YORK NY		\$71.00
	917.570-7913		
	Description		
	TAXI: 534		
	08:48 3318 Las Veg		
	12:15 168 Westmins		
08/09/11	BELLAGIO - OLIVES LAS VEGAS NV		\$150.80 ◆
	855-275-5733		
	TIP	\$20.00	
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
08/10/11	VTS UNION CAB VTS FRLAS VEGAS NV		\$25.44
	GOVERNMENT SERVICE		
	Description		
	TAXI: 7578		
	09:09		
	12:22		

**Fees**

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

Continued on next page



BRUCE E YOUNG  
Closing Date 08/11/11

Account Ending 2-21003

**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	\$178.32
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.

## Premier Rewards Gold Card

## Notice of Change to Your Policy

We are making **Important Changes** to your insurance policies ("Policies") underwritten by MEX Insurance Company. This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.

This is an important Notice of changes to your Policies. You should carefully review these changes, share them with any additional Cardmembers on your account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

**MEX Insurance Company Address Change**

Effective immediately, the address for the administrative offices of MEX Insurance Company is:

MEX Insurance Company	MEX Insurance Company
28822 N. 31 <sup>st</sup> Avenue	P.O. Box 53781
Phoenix, AZ 85027	Phoenix, AZ 85072-8872
	(888) 437-5289

**Applicable for American Express Baggage Insurance Plan, Employee Card Misuse Protection, Extended Warranty, Event Ticket Protection Plan, Purchase Protection, and Travel Accident Insurance.** Effective immediately, the address for the claims administrative offices of MEX Insurance Company is: P.O. Box 98153 El Paso, TX 79998-9928

**Applicable for Residents of the State of New Hampshire for Travel Accident Insurance:**

This is an **accident only** policy and it does not pay benefits for loss from sickness. Review your description of coverage carefully. The following is hereby added to and made part of the Description of Coverage:

Description of Coverage is amended to reflect that MEX Insurance Company's Administrative Office is changed as noted above.

**Index of Important Provisions:**

Definitions - Page 1	Beneficiary - Page 3
Benefit Amounts - Page 2	Claims Provisions - Page 3
Description of Benefits - Page 2	Termination or Cancellation - Page 4
Exclusions - Page 3	

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

"Covered Person means the Basic Cardmember, each additional Cardmember, and each of these Cardmember's spouses (spouse includes person to whom the Insured Person is married or with whom the Insured Person has entered into a civil union under New Hampshire law) or Domestic Partners and dependent children, by blood or by law, under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy."

The definition of **Domestic Partner**, under section 2, items a and e are hereby removed in their entirety.

In the section relating to **Exclusions**, Exclusion 3 is deleted in its entirety and replaced with the following:

"3. Illness, treatment or medical condition arising out of participation in a felony by or on behalf of the Covered Person and/or his/her beneficiaries;"

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

"Fare means the cost of the full fare for a Covered Trip on a Common Carrier Conveyance that is charged to the Basic or additional Cardmember's American Express Card and payable in full in U.S. dollars or combined with American Express Membership Rewards® Points or with Frequent Flyer Miles."

All references to "Entire Fare" throughout the document are hereby changed to "Fare".

A new section is added after the section relating to **Notice of Claims**:

**Claim Forms**

When We receive notice of claim, We will furnish the claimant with forms for filing proof of loss. If the claimant does not get the forms within 15 days, proof of loss can be filed without them. The claimant must send Us a letter which describes the Occurrence, the character and the extent of the loss for which the claim is made."

In the **Proof of Loss** section, the following paragraph is added:

"We must receive written proof of loss within 90 days after the date of the loss or as soon as is reasonably possible. Failure to furnish such proof within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof and that such proof was furnished as soon as was reasonably possible.

We will pay benefits immediately, within 60 days, upon receipt of Proof of Loss."

In the **Payment of Claims** section, the last sentence is deleted and replaced with the following:

"If a benefit not exceeding \$1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment."



BRUCE E YOUNG  
Closing Date 08/11/11

Account Ending 2-21003

A new section is added after the section relating to Fraud

**"Incontestability**

No statement made by a Covered Person can be used in a contest after the Covered Person's insurance has been in force two years during his/her lifetime. No statement the Covered Person makes can be used in a contest unless it is in writing and signed by the Covered Person. This provision shall not preclude the assertion at any time of defenses related to submission of a false or fraudulent claim based upon provisions in the Policy that exclude or restrict coverage."

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

TR 1-RDR1 -NH 08/11

Applicable for the Residents of the State of Indiana:

Questions regarding your policy should be directed to:

MEX Insurance Company

888-437-8289

If you (a) need assistance of the governmental agency that regulates insurance or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance

Consumer Services Division

311 West Washington Street, Suite 300

Indianapolis, IN 46204-2787

Consumer Hotline: 1-888-622-4461. In the Indianapolis Area: 317-232-2385

Complaints can be filed electronically at [www.in.gov/doi](http://www.in.gov/doi)

IN Notice 5/10

**Tokio Marine Pacific Insurance Limited**

For residents of Guam, Commonwealth of the Northern Marianas, the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau, the insurance products that come as a benefit of your Cardmembership are underwritten by Tokio Marine Pacific Insurance Limited.

SWT81

BP/A A CWTA 1/0811





Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Questions About Your Account?**

**Total Points Balance** **203,750**

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

**Points Earned this Period** **8,662**

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

**Account Summary** June 1, 2011 - June 30, 2011

Opening Points Balance	215,088
Points Earned this Period	+8,662
Points Used this Period	-20,000
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>203,750</b>

**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)

**Where To Stop Before You Shop**  
 Earn up to 10X points on 300+ brands at [membershiprewards.com/earn](http://membershiprewards.com/earn)

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

**Points Transaction Detail** June 1, 2011 - June 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	0	0	0
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	0	0	0
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	3,752	4,910 PREMIER REWARDS AIRLINE 3X PR3	8,662
<b>Total</b>	<b>3,752</b>	<b>4,910</b>	<b>8,662</b>

Points Used this Period	Total Points Used This Period	Request Date
\$200 Enterprise Rent-A-Car#174; Certificate Account Number 0055083515	20,000	6/16/11
<b>Total</b>	<b>20,000</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.

Continued on reverse

### Save 10% or More on Hot Merchandise



Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Visit [membershiprewards.com/merchandise/specials](http://membershiprewards.com/merchandise/specials) or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 6762)

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 Up to 25,000 Membership Rewards® Points on an Abercrombie & Kent Extreme Adventure



With more than 20 adventures, Extreme Adventures takes you to regions around the globe, from pole to pole, Mongolia to Alaska. Book an Extreme Adventure Expedition and earn 20,000 points. Also earn 5,000 points on an Extreme Adventure Extension in conjunction with another trip or on its own.

Book now to earn up to 25,000 points on an Extreme Adventure through 12/31/11. Visit [membershiprewards.com/abercrombiekent](http://membershiprewards.com/abercrombiekent) for more information or call A&K at **1-800-554-7016**.

(MR Message 6763)

Valid through 12/31/11. Promotion codes must be used at time of booking: Expeditions: EAMRE10C and Extensions: EAMRX10C. To be eligible to get bonus points, you must 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 IDs: 9671, 4824

### Now 1,000 Membership Rewards® Points = 1,500 Hilton HHonors® Points



With a hotel for most every style, budget, and occasion, Hilton HHonors® lets you transform points into memories you can't help but share at more than 3,700 destinations worldwide. Begin redeeming your Membership Rewards points for one-night stays at a category three hotel starting at 17,000 points.

For more information, visit [membershiprewards.com/hilton](http://membershiprewards.com/hilton) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 6767)

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.

### Redeem Membership Rewards® Points for Dell® Certificates!



YOURS IS HERE. Dell allows you to create your own customized systems and save hundreds of dollars at the same time. Just redeem Membership Rewards® points for a Dell Certificate and use it when purchasing a new Dell Inspiron® notebook or desktop.

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

(MR Message 6782)

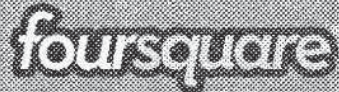
Terms and conditions for the Membership Rewards Express® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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 08/11/11

Account Ending 2-21003



# SYNC, UNLOCK, SAVE

Announcing a new exclusive benefit for Cardmembers: Connect your foursquare account to an eligible American Express® Card to find couponless, hassle-free savings within the foursquare app.

SAVE  
**\$10**

**\$20**  
BACK



DOWNLOAD FOURSQUARE AT [FOURSQUARE.COM](http://FOURSQUARE.COM)  
SYNC YOUR CARD AT [AMERICANEXPRESS.COM/FOURSQUARE](http://AMERICANEXPRESS.COM/FOURSQUARE)

For Program Terms and Conditions please visit [americanexpress.com/foursquareterms](http://americanexpress.com/foursquareterms)



Download a QR reader for your smartphone and scan this code or visit [americanexpress.com/foursquare](http://americanexpress.com/foursquare)

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, American Express turns your likes into the  
**THINGS YOU LOVE**

You and your friends "like" and share many things on **Facebook**. Now, American Express presents deals and experiences for you based on those "likes" and interests. And, once you link your Card and add deals to your linked Card, all you have to do is use your linked American Express® Card. No coupons. No hassles. Just a credit on your statement, and savings in your pocket.

Visit [aexp.co/FBdeals](http://aexp.co/FBdeals) to get started!

## Save On Your Next Vehicle

Cardmembers save thousands with the American Express Auto Purchasing Program!

- Low, upfront prices in writing—before you arrive at the dealer
- Option to use your American Express® Card to help pay for your car
- A hand-selected network of dealers committed to friendly, attentive service



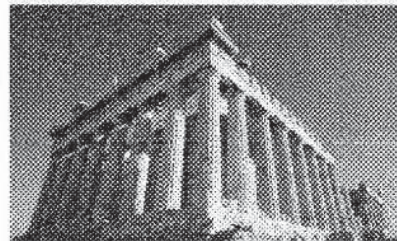
Why haggle over price? Visit [www.amexnetwork.com/auto](http://www.amexnetwork.com/auto) for great savings on the car you want.

## Cruise the Mediterranean in style, with Celebrity Cruises®.

Book a select Mediterranean Cruise now and earn 7,500 Membership Rewards® bonus points. To book, call **1-888-437-1650**, visit [CelebrityCruises.com/AXPSM](http://CelebrityCruises.com/AXPSM) or see your Travel Agent. Provide promotion code **SEL7**.

Celebrity **X** Cruises®

MEMBERSHIP  
rewards  
BonusPoints



7,500 Membership Rewards bonus points offer valid for new select Mediterranean bookings made between June 10, 2011 and September 1, 2011. 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 your eligible, enrolled American Express® Card. Bonus points will be credited to your Program account 12–14 weeks after sailing is completed. Maximum 7,500 points per booking based on a minimum of \$3,000 spend. Cruise fare excludes port charges, taxes, fees, gratuities and CruiseCare Vacation Protection. 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). Participating partners and available rewards are subject to change without notice. Bonus ID: **6641**.

**Promotion code SEL7** must be entered/mentioned at time of booking. All itineraries and prices are subject to change without notice. Certain restrictions apply. ©2011 Celebrity Cruises Inc. Ships' registry: Malta and Ecuador.

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



BRUCE E YOUNG  
Closing Date 09/09/11

Account Ending 2-21003

**New Balance** **\$9,138.70**  
**Minimum Payment Due** **\$1,490.27**  
**Payment Due Date** **10/05/11**

**Late Payment Warning:** Your Payment Due Date is 10/05/11. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

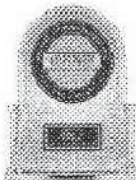
If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	19 years	\$16,694

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

See page 2 for important information about your account.

**5 YEARS. 5 AWARDS.**

Thank you to our Cardmembers for rating us "Highest in Customer Satisfaction with Credit Card Companies" for the 5<sup>th</sup> consecutive year.



Read about the award at [americanexpress.com/jdpower](http://americanexpress.com/jdpower)

**Membership Rewards® Points**  
As of 09/09/11 **208,818**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**  
Previous Balance \$1,510.67  
Payments/Credits -\$1,510.67  
New Charges +\$1,334.27  
Fees +\$0.00  
New Balance = \$1,334.27

**Pay Over Time Portion**  
Previous Balance \$6,140.30  
Payments/Credits -\$6,194.30  
New Charges +\$7,058.43  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$7,004.43  
Minimum Due \$156.00

**Account Total**  
Previous Balance **\$7,650.97**  
Payments/Credits -\$7,704.97  
New Charges +\$9,192.70  
Fees +\$0.00  
Interest Charged +\$0.00  
**New Balance** **\$9,138.70**  
**Minimum Payment Due** **\$1,490.27**

Days in Billing Period: 29

**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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date **10/05/11**  
New Balance **\$9,138.70**  
Minimum Payment Due **\$1,490.27**

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 will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**New York residents** may contact the 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 Care &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> americanexpress.com <b>Mobile Site:</b> amexmobile.com
	1-336-393-1111		
	1-800-327-2177		
	1-800-992-3404		
Express Cash 1-800-CASH-NOW			<b>Customer Care &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

**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 09/09/11

Account Ending 2-21003

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

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
<b>Payments</b>	-\$1,456.67	-\$6,194.30	-\$7,650.97
<b>Credits</b>			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$54.00	\$0.00	-\$54.00
<b>Total Payments and Credits</b>	<b>-\$1,510.67</b>	<b>-\$6,194.30</b>	<b>-\$7,704.97</b>

**Detail**

\*Indicates posting date

<b>Payments</b>		<b>Amount</b>
08/29/11*	BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$7,650.97
<b>Credits</b>		<b>Amount</b>
08/30/11	DUNCAN D HUNTER NWL ACCOUNTING FARMINGTON PA Arrival Date: 07/15/11 Departure Date: 08/30/11 00000000 LODGING	-\$54.00

**New Charges****Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
BRUCE E YOUNG 2-21003	\$82.65	\$0.00	\$82.65
MARGARET HUNTER 2-22019	\$523.60	\$810.62	\$1,334.22
DUNCAN D HUNTER 2-22027	\$728.02	\$7,047.81	\$7,775.83
<b>Total New Charges</b>	<b>\$1,334.27</b>	<b>\$7,858.43</b>	<b>\$9,192.70</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

		<b>Amount</b>
08/15/11	DNC55 San Diego BB 5San Diego CA (619) 795-5900	\$82.65

**MARGARET HUNTER**  
Card Ending 2-22019

		<b>Amount</b>
08/10/11	FRANKLY GOURME402416LAS VEGAS NV 702-2614300 FOOD \$22.11	\$22.11
08/15/11	WAL-MART STORE#3524 EL CAJON CA DISCOUNT STORE	\$57.70
08/15/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282	\$5.65

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

				<b>Amount</b>
08/15/11	VONS Store 2333EL CAJON CA GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$262.12 ◆
08/15/11	SHELL OIL 5744272920EL CAJON CA AUTO FUEL DISPENSER SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$101.05 ◆
08/16/11	#06771 ALBERTSONS 00EL CAJON CA 6195793127			\$13.71
08/22/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282			\$9.65
08/24/11	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$240.85 ◆
08/26/11	CHEVRON JAY OIL CORPLA MESA CA 0000000000 Description Price FUEL/MISCELLANEOUS \$85.18 053 DSL-2			\$85.18
08/27/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282			\$12.50
08/29/11	VALERO 3738 00000000EL CAJON CA 6194408947			\$57.65
08/29/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282			\$20.70
08/29/11	HOWARDS BAKERY -NEWEL CAJON CA MISC FOOD STORE			\$54.57
08/29/11	TLF*ALLEN'S FLWRS & LA MESA CA 6194603192			\$51.05
08/31/11	USPS 054158094907618LA MESA CA 800-2758777			\$88.00
08/31/11	CHEVRON G&M OIL CO.,EL CAJON CA 6196319000 Description Price FUEL/MISCELLANEOUS \$45.13 001 UNL BEG			\$45.13
09/06/11	TLF*ALLEN'S FLWRS & LA MESA CA 6194603192 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$206.60 ◆



**DUNCAN D HUNTER**

Card Ending 2-22027

				<b>Amount</b>
08/10/11	TREASURE ISLAND HOTELAS VEGAS NV Arrival Date Departure Date 08/06/11 08/10/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$761.95 ◆
08/14/11	HOTEL DEL CORONADO 6CORONADO CA 6194356611 Description Price PARKING LOT/GARAGE \$20.00			\$20.00

Continued on next page



BRUCE E YOUNG  
Closing Date 09/09/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/15/11	THE LODGE AT TORREY LA JOLLA LODGING	CA		\$270.25 ◆
	FOOD/BEVERAGE		\$220.25	
	TIP		\$50.00	
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/15/11	TORREY PINES CLUB 00LA JOLLA 8584523226	CA		\$93.88
08/15/11	U S CAPITOL HIST SOS WASHINGTON 202-534-8919	DC		\$312.95 ◆
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/11	Internet eTickets Dallas Southwest Airlines (Maste	TX		\$283.80 ◆
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	PHOENIX SKY HARBOR	WN	S
		BOISE	WN	S
		SAN DIEGO LINDBERG	WN	S
		N/A	YY	00
	Ticket Number: 5262194415009		Date of Departure: 09/16	
	Passenger Name: HUNTER, Daughter 2			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/11	Internet eTickets Dallas Southwest Airlines (Maste	TX		\$283.80 ◆
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	PHOENIX SKY HARBOR	WN	S
		BOISE	WN	S
		SAN DIEGO LINDBERG	WN	S
		N/A	YY	00
	Ticket Number: 5262194415007		Date of Departure: 09/16	
	Passenger Name: HUNTER/MARGARET			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/11	Internet eTickets Dallas Southwest Airlines (Maste	TX		\$283.80 ◆
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	PHOENIX SKY HARBOR	WN	S
		BOISE	WN	S
		SAN DIEGO LINDBERG	WN	S
		N/A	YY	00
	Ticket Number: 5262194415008		Date of Departure: 09/16	
	Passenger Name: HUNTER, Son			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

16-7162\_0291

AE\_0609

**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
08/18/11	Internet eTickets Dallas TX			\$283.80 ◆
	Southwest Airlines (Maste			
	From: SAN DIEGO LINDBERG	To: PHOENIX SKY HARBOR BOISE SAN DIEGO LINDBERG N/A	Carrier: WN WN WN YY	Class: S S S 00
	Ticket Number: 5262194415010		Date of Departure: 09/16	
	Passenger Name: HUNTER, Daughter 1			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/11	Internet eTickets Dallas TX			\$283.80 ◆
	Southwest Airlines (Maste			
	From: SAN DIEGO LINDBERG	To: PHOENIX SKY HARBOR BOISE SAN DIEGO LINDBERG N/A	Carrier: WN WN WN YY	Class: S S S 00
	Ticket Number: 5262194415006		Date of Departure: 09/16	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/11	BEST BUY CO 184 EL CAJON CA			\$1,625.21 ◆
	ELECTRONICS STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/18/11	COTTONWOOD AT RANCHO EL CAJON CA			\$28.25
	6194429891			
	FOOD/BEVERAGE	\$18.25		
	TIP	\$10.00		
08/19/11	COTTONWOOD AT RANCHO EL CAJON CA			\$18.73
	6194429891			
	FOOD/BEVERAGE	\$14.73		
	TIP	\$4.00		
08/21/11	PREMIER FOOD SERVICE DEL MAR CA			\$156.22 ◆
	9999999999			
	FOOD/BEVERAGE	\$130.22		
	TIP	\$26.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/21/11	JAKE'S DEL MAR JAKE DEL MAR CA			\$113.73 ◆
	8587552002			
	TIP	\$15.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/21/11	COTTONWOOD AT RANCHO EL CAJON CA			\$30.16
	6194429891			
	Description	Price		
	FOOD AND BEVERAGE	\$30.16		
08/21/11	COTTONWOOD AT RANCHO EL CAJON CA			\$10.08
	6194429891			
	FOOD/BEVERAGE	\$8.08		
	TIP	\$2.00		

Continued on next page



BRUCE E YOUNG  
Closing Date 09/09/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/25/11	UNITED AIRLINES	ELEC TICKET ME		\$70.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	K6
		SAN DIEGO CA	UA	K6
	Ticket Number: 01621307545453		Date of Departure: 10/28	
	Passenger Name: HUNTER/MARGARET			
	Document Type: GROUP TICKET			
08/25/11	UNITED AIRLINES	CHICAGO IL		\$247.15 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621307543342		Date of Departure: 10/28	
	Passenger Name: HUNTER/Son			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/25/11	UNITED AIRLINES	CHICAGO IL		\$247.15 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621307543353		Date of Departure: 10/28	
	Passenger Name: HUNTER/Daughter 2			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/25/11	UNITED AIRLINES	CHICAGO IL		\$247.15 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621307543364		Date of Departure: 10/28	
	Passenger Name: HUNTER/Daughter 1			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/26/11	HYATT REGENCY WASHIN	WASHINGTON DC		\$752.28 ◆
	Arrival Date	Departure Date		
	10/28/11	10/31/11		
	06000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
08/26/11	#06772 ALBERTSONS 00	SAN DIEGO CA		\$7.50
	8586722552			
08/27/11	COTTONWOOD AT RANCHO	EL CAJON CA		\$36.50
	6194429891			
	FOOD/BEVERAGE		\$28.50	
	TIP		\$8.00	
08/28/11	Hotel Del Sheer Water	Coronado CA		\$132.60 ◆
	(619)435-0611			
	TIP		\$20.00	
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
08/28/11	Hotel Del Boardwalk Coronado (619)435-6611 TIP	CA	\$14.00	\$83.50
08/28/11	Hotel Del Coronado R Coronado (619)435-6611 TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$45.00	\$259.31 ◆
08/28/11	Hotel Del B&S Bar 33 Coronado (619)435-6611 TIP	CA	\$2.00	\$10.62
08/28/11	HOTEL DEL CORONADO O CORONADO 6194356611 Description PARKING LOT/GARAGE	CA	Price \$25.00	\$25.00
08/29/11	TACO BELL #25486 EL CAJON 888-864-3990	CA		\$7.52
08/30/11	BEST BUY CO 184 EL CAJON ELECTRONICS STORE	CA		\$32.64
08/30/11	MCDONALD'S M3430 OF CORONADO 6194378911	CA		\$10.43
08/31/11	PRESS BOX SPORTS LOU EL CAJON 619-713-6990 Description DRINKING PLACE	CA		\$48.63
09/01/11	BUCKSHOT DELI & DINER ILAND 7603590595 FOOD/BEVERAGE TIP	CA	\$77.19 \$16.00	\$93.19
09/03/11	COTTONWOOD AT RANCHO EL CAJON 6194429891 FOOD/BEVERAGE TIP	CA	\$16.99 \$10.00	\$26.99
09/04/11	AT&T DATA 190 ALPHARETTA 800-331-0500 Description TELECOMMUNICAT	GA		\$29.99
09/05/11	BEST BUY CO 184 EL CAJON ELECTRONICS STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$399.06 ◆
09/06/11	Sycuan Resort - Golf El Cajon (619)442-3425 Description REFER TO INVOICE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$103.80 ◆
09/06/11	Sycuan Resort - Rest El Cajon (619)442-3425 TIP	CA	\$5.00	\$35.50
09/07/11	BRIOCHE DOREE 0848425 SAN DIEGO 619-2315100 FOOD	CA	\$8.91	\$8.91

Continued on next page



BRUCE E YOUNG  
Closing Date 09/09/11

Account Ending 2-21003

**Fees**

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</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	\$178.32
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 & Travel, the APR is 15.24% (v).

For Extended Payment Option, the APR is 15.24% (v).

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

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





Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Questions About Your Account?**

**Total Points Balance** **208,818**

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

**Points Earned this Period** **5,068**

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

**Account Summary** July 1, 2011 - July 31, 2011

Opening Points Balance	203,750
Points Earned this Period	+5,068
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>208,818</b>

**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)

**Where To Stop Before You Shop**  
 Earn up to 10X points on 300+ brands at [membershipprewards.com/earn](http://membershipprewards.com/earn)

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

**Points Transaction Detail** July 1, 2011 - July 31, 2011

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	172	0	172
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22019	518 PREMIER REWARDS GAS GROCERY 2X PR2	99	719
		102 PREMIER REWARDS AIRLINE 3X PR3	
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22027	4,089 PREMIER REWARDS AIRLINE 3X PR3	88	4,177
<b>Total</b>	<b>4,779</b>	<b>289</b>	<b>5,068</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.

**Save 10% or More on Hot Merchandise**



Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Visit [membershipprewards.com/merchandise](http://membershipprewards.com/merchandise) or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 6885)

Terms and conditions for the Membership Rewards® program apply. Visit [membershipprewards.com/terms](http://membershipprewards.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 2X Membership Rewards® Points When You Rent from National Car Rental

To automatically earn double Membership Rewards points, enroll in The Emerald Club by National Car Rental or log on to your existing Emerald Club account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "AMEX" as your Frequent Traveler Number.

Offer valid through 12/31/11. To be eligible to get bonus points, you must 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, and annual Program fees apply for certain Card products. For more information, visit [membershipewards.com/terms](http://membershipewards.com/terms). Bonus ID: 5601. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts.

**membershipewards.com/national** To earn bonus, Cardmember must have requested Membership Rewards as loyalty bonus at time of rental or reservation/no other bonus point or miles can be awarded on the same rental.  
(MR Bonus ID 6889)

**WILLIAMS-SONOMA**

### Redeem Membership Rewards® Points for a Williams-Sonoma® Gift Card

With a gift card from Williams-Sonoma®, American Express® Cardmembers can use Membership Rewards points to outfit their kitchens with professional-quality cookware, cooks' tools, cutlery, and more. Williams-Sonoma offers the products and expert advice that make cooking and entertaining at home a pleasure.

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

Shop from among thousands of culinary products from around the world, including the finest professional-quality cookware, cutlery, dinnerware/tableware, plus unique specialty foods and an impressive selection of cookbooks.  
(MR Message 6895)



### Transfer Points Instantly to the Award-Winning Starwood Preferred Guest® Program

Now when you transfer your points to the Starwood Preferred Guest® program, Starpoints® are instantly available to you and can be redeemed for a host of travel and entertainment privileges. Redeem your Starpoints at over 1,000 luxurious hotels and resorts worldwide across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards, starting at just 2,000 Starpoints (at category 1 hotels) and for Award Flights with over 350 airlines.

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

Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at [SPG.com](http://SPG.com). Visit [membershipewards.com/spg](http://membershipewards.com/spg) to transfer now!

(MR Message 6884)



### A World of Style. Now Pocket-Sized. Redeem Membership Rewards® Points

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 their 46 stores, 57 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 [membershipewards.com/terms](http://membershipewards.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 redeem Membership Rewards points today, log on to [membershipewards.com](http://membershipewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 6896)

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



BRUCE E YOUNG  
Closing Date 09/09/11

Account Ending 2-21003

# SAY GOODBYE TO LATE FEES.

Did you know that American Express offers online tools that can help you avoid late fees, improve your credit and prevent identity theft and fraud?

Now it's easier than ever to make payments on time, every time.

**Take advantage of these simple-to-use online tools today:**

- **Account Alerts** – Automatically receive messages to your e-mail or mobile device when your payment is due.
- **AutoPay** – Choose the amount you'd like to pay each month and we'll deduct it automatically.
- **Paperless Statements** – Receive your statement instantly, no waiting for the mail.
- **Credit Resources** – Learn more about late-fee pricing and how to build excellent credit.

Getting started with Alerts and AutoPay is easy:  
go to [financialtools.americanexpress.com/alerts](http://financialtools.americanexpress.com/alerts)



<sup>1</sup> Carrier Charges may apply for receiving text messages and mobile web browsing.

<sup>2</sup> When enrolling in Pay Your Bill Online or AutoPay, remember to have your bank information handy. You will need to have your routing and account number in order to enroll.

**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.**

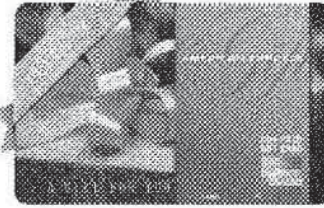


## Introducing the NEW American Express® eGift Card: Get 100% Off the Gift Card Purchase Fee\*

Introducing the American Express eGift Card: E-mail your friends, family and employees an eGift Card they can use to shop online — they're quick, easy and delivered within minutes. It's never too late to give the perfect gift.

As a thank you to our Cardmembers, the new American Express eGift Card has no purchase fee through October 31, 2011.

**Visit [americanexpress.com/egift](http://americanexpress.com/egift) and use code GEN338.  
Be sure to use your American Express Card to purchase.**



\*Discount is only valid on the Gift Card purchase fee. Offer valid through October 31, 2011, and only for web orders. Must pay with an American Express Card. Terms and conditions apply to Gift Cards. Promotion code intended for user presented with the offer and is not valid on Gift Card purchases made through partner sites. Purchase must be made via the website address provided with the offer. Offer subject to change or cancellation at any time. eGift Card funds do not expire. No ATM use. Not redeemable for cash, except where required by law. Accepted at U.S. merchants that accept American Express Cards. Additional limitations apply. See Cardholder Agreement. Issued by American Express Prepaid Card Management Corporation.

**buycostumes.com**<sup>®</sup>  
the web's most popular costume store!

**Visit [BuyCostumes.com](http://BuyCostumes.com) and  
save 15% on orders \$65 or more\***

Enter coupon code: **halloween**

\*One coupon code per order. Valid through 10/31/11 using any American Express® Card. Merchandise total \$65 or more not including shipping, handling, taxes or duty charges.

## Register and Earn 3X Membership Rewards® Points with Alaska Airlines.

You'll be surprised where Alaska Airlines goes—you can fly to over 90 destinations, including some great warm-weather places like **Hawaii** and **Mexico**. And now, you can earn **3X Membership Rewards points** on all Alaska Airlines flights when you book and pay with your eligible, enrolled American Express® Card before December 1, 2011.

### Here's how it works:

- Register your eligible card at [americanexpress.com/alaskaairlines](http://americanexpress.com/alaskaairlines)
- Choose from over 90 Alaska Airlines destinations.
- Book a trip with your registered American Express Card to earn the points.



For offer terms and to register,  
visit [americanexpress.com/alaskaairlines](http://americanexpress.com/alaskaairlines)



**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 10/11/11

Account Ending 2-21003

**New Balance** **\$8,336.53**  
**Minimum Payment Due** **\$1,697.90**  
**Payment Due Date** **11/05/11**

**Late Payment Warning:** Your Payment Due Date is 11/05/11. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	18 years	\$14,324

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

See page 2 for important information about your account.

See Page 11 for important information about your account

**Get this statement to go.**

Check your balance, view recent transactions and pay your bills right on your phone with the American Express® App.

Get started at:  
[americanexpress.com/mobilestatement](http://americanexpress.com/mobilestatement)



Get the app for your:

- iPhone®
- iPod Touch®
- Android™
- Mobile Web

**Membership Rewards® Points**  
As of 10/11/11 **218,532**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**  
Previous Balance \$1,334.27  
Payments/Credits -\$1,334.27  
New Charges +\$1,562.90  
Fees +\$0.00  
New Balance = \$1,562.90

**Pay Over Time Portion**  
Previous Balance \$7,804.43  
Payments/Credits -\$7,804.43  
New Charges +\$6,773.63  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$6,773.63  
Minimum Due \$135.00

**Account Total**  
Previous Balance \$9,138.70  
Payments/Credits -\$9,138.70  
New Charges +\$8,336.53  
Fees +\$0.00  
Interest Charged +\$0.00  
**New Balance** **\$8,336.53**  
**Minimum Payment Due** **\$1,697.90**

Days in Billing Period: 32

**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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date **11/05/11**  
New Balance **\$8,336.53**  
Minimum Payment Due **\$1,697.90**

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 will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**New York residents** may contact the 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 Care &amp; Billing Inquiries</b> International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash	1-800-327-2177	<b>Hearing Impaired</b>	 <b>Website:</b> americanexpress.com <b>Mobile Site:</b> amexmobile.com
	1-336-393-1111	TTY: 1-800-221-9950	
	1-800-327-2177	FAX: 1-800-695-9090	
	1-800-992-3404	In NY: 1-800-522-1897	
1-800-CASH-NOW			<b>Customer Care &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

**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 10/11/11

Account Ending 2-21003

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

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
<b>Payments</b>	-\$1,334.27	-\$7,804.43	-\$9,138.70
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,334.27</b>	<b>-\$7,804.43</b>	<b>-\$9,138.70</b>

**Detail** \*Indicates posting date

Payments	Amount
10/07/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$9,138.70

**New Charges****Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
BRUCE E YOUNG 2-21003	\$35.00	\$3,000.00	\$3,035.00
MARGARET HUNTER 2-22019	\$812.37	\$1,449.15	\$2,261.52
DUNCAN D HUNTER 2-22027	\$715.53	\$2,324.48	\$3,040.01
<b>Total New Charges</b>	<b>\$1,562.90</b>	<b>\$6,773.63</b>	<b>\$8,336.53</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
10/02/11 AA MISC SALE/ TAX/ FDALLAS TX AMERICAN AIRLINES From: N/A To: N/A Carrier: YY Class: 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 0010629825658 Date of Departure: 10/02 Passenger Name: YOUNG/BRUCE Document Type: MISCELLANEOUS TAX(S)/FEE(S)	\$25.00
10/02/11 AA AIR TICKET SALE 4DALLAS TX AMERICAN AIRLINES From: SAN DIEGO LINDBERG To: DALLAS/FORT WORTH WASHINGTON NATIONA DALLAS/FORT WORTH SAN DIEGO LINDBERG Carrier: AA Class: Y AA Y AA Y AA Y Ticket Number: 0012346990916 Date of Departure: 10/11 Passenger Name: YOUNG/BRUCE Document Type: PASSENGER TICKET	\$10.00

Continued on reverse

**Detail Continued**

◆ - Denotes Pay Over Time activity

				<b>Amount</b>
10/11/11	MARRIOTT 337J8SDMRNASAN DIEGO CA			\$3,000.00 ◆
	Arrival Date	Departure Date		
	10/11/11	10/11/11		
	00000000			
	CARDEPOSIT			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
<hr/>				
	<b>MARGARET HUNTER</b>			
	Card Ending 2-22019			
				<b>Amount</b>
09/11/11	ACE LOT 0150- HORTONSAN DIEGO CA			\$38.00
	6192331491			
	Description	Price		
	PARKING LOT/GARAGE	\$38.00		
09/16/11	PIZZA UNO SAN 085526SAN DIEGO CA			\$42.71
	619-2315100			
	FOOD	\$42.71		
09/17/11	CHEVRON SMITH'S EAGLEAGLE ID			\$45.35
	000000000			
	Description	Price		
	FUEL/MISCELLANEOUS	\$45.35		
09/17/11	CRACKER BARREL #359 BOISE ID			\$36.52
	8003339566			
	Description			
	RESTAURANT CHARGES			
09/19/11	GREAT AMERIC AN781305BOISE ID			\$36.38
	208-4241042			
	FOOD	\$36.38		
09/19/11	LINDBERGH PARKING, ISAN DIEGO CA			\$99.00
	6192911508			
	Description	Price		
	PARKING FEES	\$99.00		
09/19/11	CRACKER BARREL #359 BOISE ID			\$167.19 ◆
	8003339566			
	Description			
	RESTAURANT CHARGES			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/21/11	MARRIOTT 337J8SDMRNASAN DIEGO CA			\$11.42
	Arrival Date	Departure Date		
	09/21/11	09/21/11		
	00000000			
09/21/11	SHELL OIL 5744272920EL CAJON CA			\$123.33 ◆
	GAS STATION			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/22/11	MICHAELS STORES 5711EL CAJON CA			\$199.57 ◆
	ARTIST SUPPLY & CRAFT			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/24/11	Marriott Food & Bev Burbank CA			\$114.02 ◆
	(818)843-6000			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page



BRUCE E YOUNG  
Closing Date 10/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
09/25/11	MARRIOTT PAYSTATION BURBANK 818-843-6000 Description PARKING FEES	CA		\$21.00
09/26/11	MARRIOTT MARRIOTT MABURBANK Arrival Date 09/26/11 00000000 LODGING	CA	Departure Date 09/26/11	\$62.04
09/26/11	MARRIOTT MARRIOTT MABURBANK Arrival Date 09/24/11 00000000 LODGING	CA	Departure Date 09/25/11	\$290.58 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
09/26/11	MARRIOTT MARRIOTT MABURBANK Arrival Date 09/24/11 00000000 LODGING	CA	Departure Date 09/25/11	\$183.00 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
09/27/11	#06704 ALBERTSONS 00ALPINE 6194450231	CA		\$150.34 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
09/27/11	SHELL OIL 5744271480ALPINE GAS STATION	CA		\$40.97
09/29/11	CHEVRON CSI-307165/1ALPINE 6194451713 Description FUEL/MISCELLANEOUS 001 UNL REG	CA	Price \$36.61	\$36.61
09/30/11	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY	CA		\$42.89
09/30/11	CK8581ALPINE 1007982ALPINE AUTO FUEL DISPENSER	CA		\$54.24
10/04/11	WORLD MKT 000406LA MESA 619-4662991	CA		\$86.43
10/04/11	PIER 1 005983LA MESA 800-2454595	CA		\$221.12 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
10/04/11	MICHAELS STORES 5711EL CAJON ARTIST SUPPLY & CRAFT	CA		\$56.98
10/04/11	TLF*ALLEN'S FLWRS & LA MESA FLORIST	CA		\$35.88
10/07/11	CHEESECAKE SAN DIEGOSAN DIEGO 619-683-2600 FOOD TIP	CA	\$56.95 \$9.00	\$65.95

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

Amount



DUNCAN D HUNTER  
Card Ending 2-22027

				Amount
07/26/11	RANCHO BERNARDO INN 858-675-8500	CA		\$10.00
	Arrival Date	Departure Date		
	07/26/11	12/21/11		
	00000000			
	CARDEPOSIT			
09/10/11	THE FIELD RESTAURANT	SAN DIEGO CA		\$118.38 ◆
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/14/11	UNITED AIRLINES	CHICAGO IL		\$5.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	NY
		SAN DIEGO CA	UA	NY
	Ticket Number: 01621317851984		Date of Departure: 12/07	
	Passenger Name: HUNTER/HELYNN L MRS			
	Document Type: PASSENGER TICKET			
09/14/11	UNITED AIRLINES	CHICAGO IL		\$311.65 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621317799370		Date of Departure: 12/07	
	Passenger Name: HUNTER/MARGARET MR			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/14/11	UNITED AIRLINES	CHICAGO IL		\$311.65 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621317799403		Date of Departure: 12/07	
	Passenger Name: HUNTER Daughter 1			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/14/11	UNITED AIRLINES	CHICAGO IL		\$311.65 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621317799381		Date of Departure: 12/07	
	Passenger Name: HUNTER Son			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/14/11	UNITED AIRLINES	CHICAGO IL		\$311.65 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	WASHINGTON DC	UA	MP
		SAN DIEGO CA	UA	MP
	Ticket Number: 01621317799392		Date of Departure: 12/07	
	Passenger Name: HUNTER Daughter 2			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page



BRUCE E YOUNG  
Closing Date 10/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
09/14/11	EAST POTOMAC GOLF COWASHINGTON 2025547660	DC		\$20.00
09/16/11	DAILY NEWS SAN0865245SAN DIEGO 619-2315100	CA		\$11.28
09/16/11	PARADIES-PHOENIX QTEMPE 6022756702	AZ		\$53.32
09/16/11	NEWS EXCHANGE 086557SAN DIEGO 619-2315100	CA		\$10.98
09/17/11	CRACKER BARREL #359 BOISE 8603339566 Description RESTAURANT CHARGES SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	ID		\$108.67 ◆
09/18/11	CHEVRON JACKSONS FOOBOISE 0600000000 Description Price FUEL/MISCELLANEOUS \$28.65	ID		\$28.65
09/20/11	CONTINENTAL AIRLINES HOUSTON TX CONTINENTAL AIRLINES From: To: Carrier: Class: SAN DIEGO CA HOUSTON TX IAH CO SE CORPUS CHRISTI TX CO TA HOUSTON TX IAH CO TA LOS ANGELES CA CO TA Ticket Number: 00521818342393 Date of Departure: 10/20 Passenger Name: HUNTER/DUNCAN Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX		\$437.30 ◆
09/20/11	CONTINENTAL AIRLINES HOUSTON TX 265 CONTINENTAL AIRLINES From: To: Carrier: Class: SAN DIEGO CA HOUSTON TX IAH CO SE CORPUS CHRISTI TX CO TA HOUSTON TX IAH CO TA LOS ANGELES CA CO TA Ticket Number: 00529280984761 Date of Departure: 10/20 Passenger Name: HUNTER/RESERVATI Document Type: SPECIAL SERVICE TICKET	TX	265	\$25.00
09/20/11	MLB 00125 866-274-9053 PA ORDERS@GSICOMMERCE.COM	PA		\$92.27
09/22/11	MARRIOTT MARRIOTT MABURBANK Arrival Date Departure Date 09/22/11 09/22/11 00000000 LODGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$120.00 ◆
09/22/11	HOUSE MEMBERS DININGWASHINGTON 2024971821 FOOD/BEVERAGE \$12.95 TIP \$2.00	DC		\$14.95

Continued on reverse

**Detail Continued**

◆ - Denotes Pay Over Time activity

				<b>Amount</b>
09/24/11	The Beverly Hills Ho	Beverly Hills CA		\$20.40
	(310)276-2251			
	TIP		\$3.00	
09/24/11	SHELL OIL 5744272920EL CAJON	CA		\$92.77
	AUTO FUEL DISPENSER			
09/28/11	RANCHO BERNARDO VERA858-675-8500	CA		\$186.24 ◆
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/28/11	RANCHO BERNARDO F&B 858-675-8500	CA		\$46.00
	LODGING			
09/28/11	RANCHO BERNARDO F&B 858-675-8500	CA		\$8.84
	LODGING			
09/28/11	RANCHO BERNARDO GOLFSAN DIEGO	CA		\$107.29 ◆
	8586758500			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
09/29/11	COTTONWOOD AT RANCHOEL CAJON	CA		\$7.95
	6194429891			
	FOOD/BEVERAGE		\$5.95	
	TIP		\$2.00	
09/29/11	COTTONWOOD AT RANCHOEL CAJON	CA		\$50.68
	6194429891			
	FOOD/BEVERAGE		\$40.68	
	TIP		\$10.00	
09/29/11	COTTONWOOD AT RANCHOEL CAJON	CA		\$12.25
	6194429891			
10/03/11	STARBUCKS UAL 081558SAN DIEGO	CA		\$7.32
	619-2315100			
	FOOD		\$7.32	
10/04/11	AT&T DATA 190 ALPHARETTA	GA		\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			
10/06/11	SUBWAY 357434STERLING	VA		\$7.23
	703-5726301			
10/07/11	VERIZON WIRELSS 14326195967201			\$32.31
	6195967201			
10/09/11	ON THE BORDER- EL CAEL CAJON	CA		\$66.89
	6192834432			
	FOOD/BEVERAGE		\$54.89	
	TIP		\$12.00	
10/10/11	CALIFORNIA PIZZA 1445SAN DIEGO	CA		\$61.45
	RESTAURANT			

**Fees**

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

Continued on next page



BRUCE E YOUNG  
Closing Date 10/11/11

Account Ending 2-21003

### 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	\$178.32
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 & Travel, the APR is 15.24% (v).

For Extended Payment Option, the APR is 15.24% (v).

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

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





BRUCE E YOUNG  
Closing Date 10/11/11

Account Ending 2-21003

### The Importance of Paying on Time

We'd like to share information to help you manage your account and to emphasize the importance of paying on time each month.

Paying late has consequences, including:

- If you pay late, you will be charged a late fee of up to \$35 or 2.99% of the past due amount.
- Your account will be reported as past due to credit reporting agencies if you fail to pay the minimum amount due for two billing periods in a row.
- If you have a pay over time feature, paying late can trigger the penalty APR.
- Paying late can result in restrictions on earning and redeeming rewards.

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Get email or text alerts when your payment due date is approaching.
- Mobile services – View and manage your Card account from anywhere.

Go to [financialtools.americanexpress.com/alerts](http://financialtools.americanexpress.com/alerts) to learn more.

We hope you find this information helpful. Thank you.

