

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **255,063**

 membershiprewards.com

Points Earned this Period **9,095**

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

Account Summary November 1, 2011 - November 30, 2011

Opening Points Balance	245,968
Points Earned this Period	+9,095
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	255,063

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

Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at 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 November 1, 2011 - November 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXX2-21003	3,346 PREMIER REWARDS GAS GROCERY 2X PR2	54	3,476
		76 PREMIER REWARDS AIRLINE 3X PR3	
Add'l Premier Rwd's Gld Cd XXXX-XXXX2-22019	2,034 PREMIER REWARDS GAS GROCERY 2X PR2	285	2,745
		426 PREMIER REWARDS AIRLINE 3X PR3	
Add'l Premier Rwd's Gld Cd XXXX-XXXX2-22027	3,810 PREMIER REWARDS GAS GROCERY 2X PR2	28	2,874
		-964 PREMIER REWARDS AIRLINE 3X PR3	
Total	9,190	-95	9,095

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

Continued on reverse

Use Membership Rewards® Points on Facebook]



Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook]

Visit [facebook.com/americanexpress](https://www.facebook.com/americanexpress) or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 7031)

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

JetBlue Offers Many Warm-Weather Destinations to Explore This Winter



JetBlue now offers nonstop service from Westchester County, NY to Nassau, Bahamas; New York (JFK) to La Romana, DR and Liberia, Costa Rica with connection service to St. Thomas and St. Croix.

On JetBlue, you don't have to squeeze it all into your carry-on. Your first checked bag is free. Visit www.jetblue.com today.

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

(MR Message 7525)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information.

Redeem Points for an Unforgettable Winter Getaway with Lift Tickets, Rentals and Ski Packages



Redeem points for exclusive rewards at 25 of the best resorts across the U.S. and Canada including Vail, Deer Valley, Steamboat, Stowe, Whistler Blackcomb and Mammoth. You can even hit the slopes on holiday weekends this season, including Martin Luther King weekend, Presidents' Day weekend and Spring Break because most partners (including Aspen/Snowmass, Telluride, Sun Valley and Park City) have no blackout dates. All offer great value starting at only 3,000 points.

Why not plan a special ski trip getaway with your friends and family today? Visit membershiprewards.com/ski for great ski getaway ideas and redeem online or call **1-800-AXP-EARN (297-3276)**. (MR Message 7623)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information.

Redeem Membership Rewards® Points with Victoria's Secret



From our most-loved bras and lingerie to flirty loungewear and beauty must-haves, Victoria's Secret is the ultimate place to get gorgeous. To find a store or shop online, go to www.VictoriasSecret.com. To shop our catalogue, call **1-800-888-8200**.

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

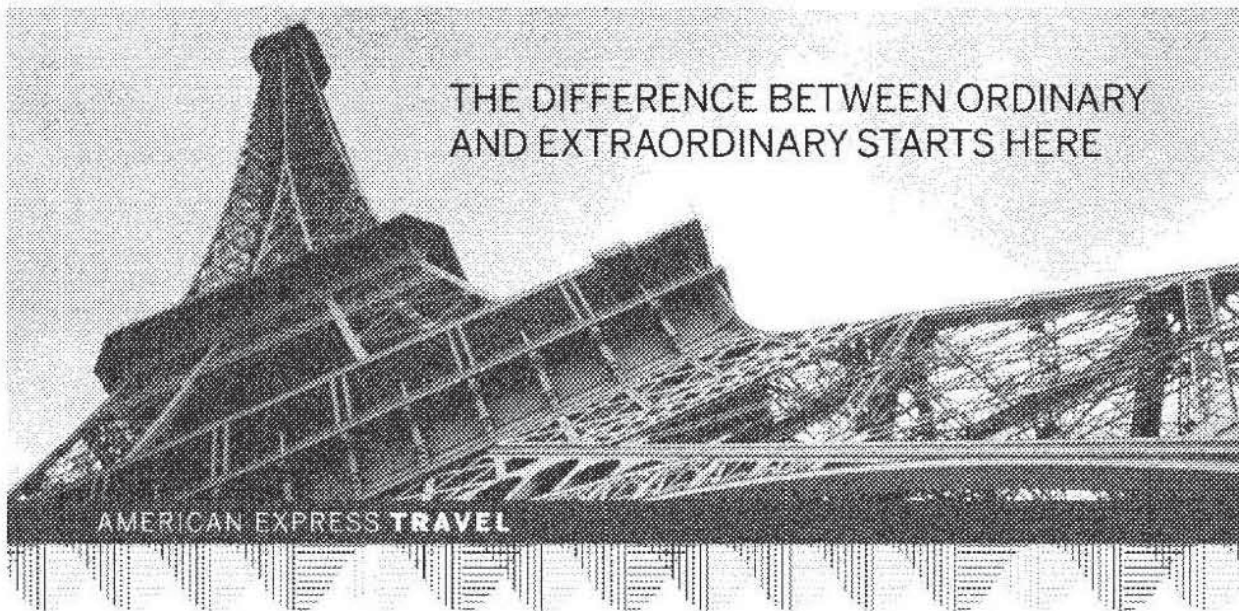
(MR Message 7835)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information, including access to terms for the Victoria's Secret gift card. Participating partners and available rewards are subject to change without notice.

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


BRUCE E YOUNG
Closing Date 01/11/12


Account Ending 2-21003




A GREAT TRIP STARTS BEFORE YOU ARRIVE AT YOUR DESTINATION. It not only starts with who you work with and how you make your plan, but who has your back along the way. Rely on our experts to take care of virtually all your travel needs—with special perks just for Cardmembers. American Express Travel. extraordinary starts here.

PLUS, you can enjoy these advantages when you book your next trip at amextravel.com

 **PAY WITH POINTS**
Use Membership Rewards® points to pay for all or part of your trip* and enjoy the flexibility of no seat restrictions or blackout dates

 **2X POINTS**
Receive double points every time you book online with us* and pay with your Membership Rewards program-enrolled Card

 **LOW PRICES**
Get the lowest hotel rates guaranteed* and great rates on flights, cruises, and more

Get the most from your valuable Card benefits when you book with American Express Travel.

Book today at amextravel.com

*To use Pay with Points, you must charge purchases through American Express Travel to Membership Rewards program-enrolled Card. Points will be debited from Membership Rewards account, and credit for corresponding dollar amount will be issued to Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on Card account. Minimum redemption 5,000 points. See membersherewards.com/terms for Membership Rewards program terms and conditions. *To get double points, you must choose an Award Book Guarantee Hotel, Complete Trip (flight + hotel packages), American Express Vacations package or cruise reservations through amextravel.com to Membership Rewards program-enrolled Card. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. Bonus ID: 3218 (Air, Hotel, and Complete Trip); Bonus ID: 5432 (Cruise); Bonus ID: 6855 (American Express Vacations Packages). Bonus points will be credited to Cardmember Membership Rewards account 10-12 weeks after final payment is made. See membersherewards.com/terms for Membership Rewards program terms and conditions. †Within 24 hours of making your booking with amextravel.com, you find the exact same room, at the same hotel, on the same dates, with a lower rate, we will either pay you the difference or allow you to cancel your reservation and receive a refund on your booking. Guarantee only applies to regular rates and does not apply to discounted rates, such as Senior Citizen Discounted Rates, AAA Rates or Government/Military rates. Payment of difference in rates, or initial/retard will be at our discretion. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives, and may also provide incentives to our travel consultants. CST#1022010-10, ML#1192, Washington US#800-468-834, 7A#002 — Registered Iowa Travel Agency, N#E2101-0120.



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

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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

CHOICEprivileges®



BRITISH AIRWAYS

Neiman Marcus



Apple®

See them all—visit membershiprewards.com

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

Now Accepting American Express® Cards!



Liberty Tax Service - Offers full-service tax preparation and fast refunds at over 4,000 offices nationwide. For details and locations, visit www.libertytax.com or call 1-866-871-1040.

The Tavern - 1310 Orange Avenue, Coronado, CA. 619-437-0611.

PrepSportswear.com - Empowers consumers to create, design and buy customized sportswear, apparel, clothing and gear for High Schools, Colleges, Teams, Greek and Military.

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

(CE 116785)

UP TO 70% OFF TOP DESIGNER LABELS EVERYDAY

vente-privee 
with American Express

JOIN TODAY AT AMERICANEXPRESS.COM/VENTEPRIVEE

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 02/09/12

Account Ending 2-21003

New Balance **\$4,941.37**
Minimum Payment Due **\$1,020.75**
Payment Due Date **03/05/12**

Late Payment Warning: Your Payment Due Date is 03/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

Membership Rewards® Points
As of 02/09/12
258,348

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$1,409.44
Payments/Credits -\$1,409.44
New Charges +\$940.75
Fees +\$0.00
New Balance = \$940.75

Pay Over Time Portion
Previous Balance \$0,154.94
Payments/Credits -\$0,154.94
New Charges +\$4,000.62
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$4,000.62
Minimum Due \$80.00

Account Total
Previous Balance **\$9,564.38**
Payments/Credits -\$9,564.38
New Charges +\$4,941.37
Fees +\$0.00
Interest Charged +\$0.00
New Balance \$4,941.37
Minimum Payment Due \$1,020.75

Days in Billing Period: 29

See page 2 for important information about your account.

SAY YES TO REWARDS

Earn 3X Membership Rewards® points on airfare, 2X points on gas and groceries, and 1X points on virtually everything else.

To learn more about earning rewards, visit americanexpress.com/premiergold

Terms, Conditions, and Restrictions apply.



Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date **03/05/12**
New Balance **\$4,941.37**
Minimum Payment Due **\$1,020.75**

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.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

BRUCE E YOUNG
Closing Date 02/09/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,409.44	-\$7,104.94	-\$8,514.38
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	\$0.00	-\$1,050.00	-\$1,050.00
Total Payments and Credits	-\$1,409.44	-\$8,154.94	-\$9,564.38

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo


Payments			Amount
01/30/12*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$8,514.38
Credits			Amount
01/18/12	DUNCAN D HUNTER	PAYPAL *CONG.INST. 4029357733 CA	-\$1,050.00 ♦
		402-935-7733	
		Description	
		OTHER	
		SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$27.78	\$110.00	\$137.78
MARGARET HUNTER 2-22019	\$351.22	\$2,244.56	\$2,595.78
DUNCAN D HUNTER 2-22027	\$561.75	\$1,646.06	\$2,207.81
Total New Charges	\$940.75	\$4,000.62	\$4,941.37

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

			Amount
01/18/12	TOWN & COUNTRY HOTELS SAN DIEGO CA		\$110.00 ♦
	Arrival Date	Departure Date	
	01/06/12	01/26/12	
	00000000		
	CARDEPOSIT		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		
01/27/12	COTTONWOOD AT RANCHO EL CAJON CA		\$27.78
	619-442-9891		
	FOOD	\$23.78	
	TIP	\$4.00	

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity



MARGARET HUNTER
Card Ending 2-22019

				Amount
01/11/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$117.11 ◆
01/11/12	COSTCO WHSE #0469 00LA MESA 6196678518	CA		\$89.05
01/12/12	EXPEDIA INC ATLANTA US AIRWAYS INC. From: SAN DIEGO LINDBERG To: PHOENIX SKY HARBOR TUCSON INTERNATIONAL PHOENIX SKY HARBOR SAN DIEGO LINDBERG Ticket Number: 03787358466205 Passenger Name: HILL [REDACTED] Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	GA	Carrier: US Class: T US T US K US K Date of Departure: 01/17	\$306.20 ◆
01/12/12	EXPEDIA INC ATLANTA US AIRWAYS INC. From: SAN DIEGO LINDBERG To: PHOENIX SKY HARBOR TUCSON INTERNATIONAL PHOENIX SKY HARBOR SAN DIEGO LINDBERG Ticket Number: 03787358466183 Passenger Name: MILLER/BOZENA K Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	GA	Carrier: US Class: T US T US K US K Date of Departure: 01/17	\$306.20 ◆
01/12/12	EXPEDIA INC ATLANTA US AIRWAYS INC. From: SAN DIEGO LINDBERG To: PHOENIX SKY HARBOR TUCSON INTERNATIONAL PHOENIX SKY HARBOR SAN DIEGO LINDBERG Ticket Number: 03787358466194 Passenger Name: HILL, Nephew Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	GA	Carrier: US Class: T US T US K US K Date of Departure: 01/17	\$306.20 ◆
01/12/12	MILEAGE PLUS MILES 800-421-4655 LOYALTY PNTS SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	IL		\$150.00 ◆
01/12/12	MILEAGE PLUS MILES 800-421-4655 LOYALTY PNTS SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	IL		\$150.00 ◆
01/16/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA		\$19.05
01/17/12	TARGET STORES 304 03EL CAJON DISCOUNT STORE	CA		\$35.92
01/19/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA		\$13.40


Continued on next page

BRUCE E YOUNG
Closing Date 02/09/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/22/12	UNITED AIRLINES ROSEMONT IL			\$504.20 ◆
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: SAN FRANCISCO CA CHICAGO IL SAN FRANCISCO CA SAN DIEGO CA	Carrier: UA UA UA UA	Class: QA E7 TA L0
	Ticket Number: 01621301177355		Date of Departure: 02/04	
	Passenger Name: JANKOWSKI/MIROSLAWA			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
01/22/12	GRAND PARKING LLC GRSAN DIEGO CA			\$34.00
	858-314-2075			
01/23/12	JACK IN THE BOX 3064 EL CAJON CA			\$16.11
	619-441-2584			
	Description FAST FOOD REST			
01/24/12	MICHAELS STORES 5711 EL CAJON CA			\$91.39
	ARTIST SUPPLY & CRAFT			
01/26/12	DOMINO'S 8423 0000000056509946			\$15.60
	8056509946			
	FAST FOOD REST.			
01/30/12	CARL'S JR 1100629 00ALPINE CA			\$11.70
	800-422-4141			
	Description FAST FOOD REST			
02/01/12	U S CAPITOL HIST SOS WASHINGTON DC			\$404.65 ◆
	202-534-8919			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
02/03/12	UNITED AIRLINES CHICAGO IL			\$25.00
	UNITED AIRLINES			
	Routing Details Not Available			
	Ticket Number: 01645108062064			
	Passenger Name: HUNTER/MARGARET			
	Document Type: EXCESS BAGGAGE			
 DUNCAN D HUNTER Card Ending 2-22027				
				Amount
01/11/12	BEST BUY CO 184 EL CAJON CA			\$292.22 ◆
	ELECTRONICS STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
01/11/12	APPLE STORE 40 SAN DIEGO CA			\$64.70
	COMPUTER STORE			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/12/12	UNITED AIRLINES CHICAGO IL			\$10.00
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: LOS ANGELES CA KAHULUI HI LOS ANGELES CA SAN DIEGO CA	Carrier: UA UA UA UA	Class: NY NY NY NY
	Ticket Number: 01621375402016		Date of Departure: 04/03	
	Passenger Name: HUNTER/MARGARET E MR			
	Document Type: PASSENGER TICKET			
01/12/12	UNITED AIRLINES CHICAGO IL			\$10.00
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: LOS ANGELES CA KAHULUI HI LOS ANGELES CA SAN DIEGO CA	Carrier: UA UA UA UA	Class: NY NY NY NY
	Ticket Number: 01621375402020		Date of Departure: 04/03	
	Passenger Name: HUNTER/Son			
	Document Type: PASSENGER TICKET			
01/12/12	UNITED AIRLINES CHICAGO IL			\$10.00
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: LOS ANGELES CA KAHULUI HI LOS ANGELES CA SAN DIEGO CA	Carrier: UA UA UA UA	Class: NY NY NY NY
	Ticket Number: 01621375402031		Date of Departure: 04/03	
	Passenger Name: HUNTER/Daughter 2			
	Document Type: PASSENGER TICKET			
01/12/12	UNITED AIRLINES CHICAGO IL			\$10.00
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: LOS ANGELES CA KAHULUI HI LOS ANGELES CA SAN DIEGO CA	Carrier: UA UA UA UA	Class: NY NY NY NY
	Ticket Number: 01621375402042		Date of Departure: 04/03	
	Passenger Name: HUNTER/Daughter 1			
	Document Type: PASSENGER TICKET			
01/12/12	FOX SPORTS GRILL SD SAN DIEGO CA			\$30.23
	619-231-9000			
	Description: FOOD/BEVERAGE			
01/12/12	ACE PARKING #1180 01SAN DIEGO CA			\$15.00
	619-233-3686			
	Description: AUTOMOBILE PAR			
01/13/12	RIVERWALK GOLF CLUB SAN DIEGO CA			\$92.96
	6192964653			
	FOOD/BEVERAGE	\$72.96		
	TIP	\$20.00		
01/13/12	RIVERWALK GOLF CLUB SAN DIEGO CA			\$330.36 ◆
	PUBLIC GOLF COURSE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 02/09/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/14/12	UNITED AIRLINES CHICAGO IL			\$5.00
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: LOS ANGELES CA KAHULUI HI	Carrier: UA UA	Class: X0 X0
	Ticket Number: 01621376366115	Date of Departure: 04/03		
	Passenger Name: HUNTER/DUNCAN MR			
	Document Type: PASSENGER TICKET			
01/14/12	UNITED AIRLINES CHICAGO IL			\$5.00
	UNITED AIRLINES			
	From: KAHULUI HI	To: LOS ANGELES CA SAN DIEGO CA	Carrier: UA UA	Class: X0 X0
	Ticket Number: 01621376366384	Date of Departure: 04/17		
	Passenger Name: HUNTER/DUNCAN MR			
	Document Type: PASSENGER TICKET			
01/23/12	THE CAPITAL GRILLE 8WASHINGTON DC			\$38.05
	2027376200			
	FOOD/BEVERAGE	\$28.05		
	TIP	\$10.00		
01/23/12	THE CAPITAL GRILLE 8WASHINGTON DC			\$72.00
	2027376200			
	FOOD/BEVERAGE	\$60.00		
	TIP	\$12.00		
01/24/12	THE GUARDS 0596 WASHINGTON DC			\$40.94
	202-965-2350			
	Description			
	FOOD/BEVERAGE			
01/24/12	Four Seasons Hotel BWashington DC			\$50.70
	(202)342-0444			
	TIP	\$10.00		
01/24/12	7-ELEVEN 10743 00071 ARLINGTON VA			\$46.69
	703-578-6066			
	Description	Price		
	GAS/MSC95 85594313	\$46.69		
01/27/12	COTTONWOOD AT RANCHO EL CAJON CA			\$16.29
	619-442-9891			
	FOOD	\$13.29		
	TIP	\$3.00		
01/27/12	GOLF MART INC #100 05 SAN DIEGO CA			\$894.28 ◆
	619-298-9571			
	Description			
	GIFT ITEMS			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
01/30/12	MCDONALD'S F4855 000 RAMONA CA			\$14.20
	7607895490			
02/01/12	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/06/12	THE HAMILTON 0004	WASHINGTON	DC	\$129.20 ◆
	202-333-0284			
	Description			
	FOOD/BEVERAGE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	-\$3.32
Total Interest in 2012	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For 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 **258,348**

 membershiprewards.com

Points Earned this Period **3,285**

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

Account Summary December 1, 2011 - December 31, 2011

Opening Points Balance	255,063
Points Earned this Period	+3,285
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	258,348

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

Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at 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 December 1, 2011 - December 31, 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 Rwds Gld Cd XXXX-XXXXX2-22019	3,761 PREMIER REWARDS GAS GROCERY 2X PR2	767	2,528
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	1,861 PREMIER REWARDS AIRLINE 3X PR3	-1,104	757
Total	3,622	-337	3,285

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

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

MEMBERSHIP
rewards®

p. 10/12



SYNC, UNLOCK, SAVE

An exclusive benefit for Cardmembers - sync your foursquare account to an eligible American Express® Card to find coupon-like savings within the foursquare app.



DOWNLOAD FOURSQUARE AT FOURSQUARE.COM
SYNC YOUR CARD AT AMERICANEXPRESS.COM/FOURSQUARE

FEBRUARY'S FEATURED OFFER:

Spend \$50 on your synced Card and get \$10 back when you check in through 3/31/12



Statement credits are generally issued within 2-3 business days after your qualifying purchase, but may take up to 2 billing periods to post to your account. See foursquare Program Terms and Conditions at aerfc.americanexpress.com/foursquare. Your Card account information will remain private, protected, and will not be shared with foursquare.

Download a QR reader for your Smartphone and scan this code or visit aerfc.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.

ARE YOU A MEMBER? VENTE-PRIVEE AND AMERICAN EXPRESS HAVE PARTNERED TO BRING YOU ACCESS TO DESIGNER SALES AT UP TO 70% OFF

Receive a **\$25 AMERICAN EXPRESS STATEMENT CREDIT** when you spend \$50 or more on your first vente-privee purchase through March 31, 2012.

Become a member today at americanexpress.com/VP25



*Terms and conditions may apply. Please visit americanexpress.com/VP25 for complete terms and conditions. Promotion valid through 3/31/2012, 11:59 PM (EST).



Now Accepting American Express® Cards!



BARBRI - Active legal learning gives bar exam takers the tools they need to help them pass. Over the past 40 years, 1,200,000 students chose BARBRI. Visit www.barbri.com to see why.

Hanger Orthopedic Group - The partner of choice for services and products that can help human physical capability. Visit www.hanger.com or call **1-877-4-HANGER**.

Mad House Comedy Club - Featuring some of the best comedians in the country. 502 Horton Plaza, San Diego, CA. **619-702-6666** or www.madhousecomedyclub.com

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

(CE 116872)

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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



See them all—visit membershiprewards.com

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

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

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

New Balance **\$8,368.33**
Minimum Payment Due **\$1,266.98**
Payment Due Date **04/05/12**

Late Payment Warning: Your Payment Due Date is 04/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

See page 2 for important information about your account.

See Page 11 for Important Changes to Your Account Terms and Benefits

Membership Rewards® Points
As of 03/11/12 **267,983**

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$940.75
Payments/Credits -\$940.75
New Charges +\$1,121.98
Fees +\$0.00
New Balance = \$1,121.98

Pay Over Time Portion
Previous Balance \$4,000.62
Payments/Credits -\$4,000.62
New Charges +\$7,246.35
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$7,246.35
Minimum Due \$145.00

Account Total
Previous Balance \$4,941.37
Payments/Credits -\$4,941.37
New Charges +\$8,368.33
Fees +\$0.00
Interest Charged +\$0.00
New Balance \$8,368.33
Minimum Payment Due \$1,266.98

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date **04/05/12**
New Balance **\$8,368.33**
Minimum Payment Due **\$1,266.98**

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.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-327-2177
1-336-393-1111
1-800-327-2177
1-800-992-3404
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$940.75	-\$3,354.14	-\$4,294.89
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
MARGARET HUNTER 2-22019	\$0.00	-\$646.48	-\$646.48
Total Payments and Credits	-\$940.75	-\$4,000.62	-\$4,941.37

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo


Payments	Amount
03/02/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$4,047.09
03/07/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$247.80
Credits	Amount
03/07/12 MARGARET HUNTER GOLF MART INC #100 0SAN DIEGO CA 619-298-9571 Description GIFT ITEMS SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$646.48 [◆]

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$1,095.00	\$1,095.00
MARGARET HUNTER 2-22019	\$398.41	\$1,249.93	\$1,648.34
DUNCAN D HUNTER 2-22027	\$723.57	\$4,901.42	\$5,624.99
Total New Charges	\$1,121.98	\$7,246.35	\$8,368.33

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

	Amount
03/01/12 TEMECULA CREEK INN 951-694-1000 CA Arrival Date 02/26/12 Departure Date 03/24/12 00000000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$500.00 [◆]
03/10/12 MARRIOTT 337F1LAJOLALA JOLLA CA Arrival Date 03/10/12 Departure Date 03/10/12 00000000 LODGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$595.00 [◆]

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/09/12	DOMINO'S 8423 000008056509946 8656509946 FAST FOOD REST.			\$15.60
02/13/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE			\$33.29
02/17/12	ATTM*192683191PAC 06MIDLAND TX 860-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$136.91 ◆
02/17/12	ATT BILL PAYMENT 000-288-2020 TX AT&T PAYMENT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$136.91 ◆
02/17/12	COSTCO WHSE #0469 00LA MESA CA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$152.74 ◆
02/17/12	RUBIO'S GROSSMONT CTLAMESA CA 6196971286			\$39.11
02/21/12	OFFICE DEPOT 600846 LA MESA CA RETAIL 91942 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$300.20 ◆
02/21/12	VONS Store 2333EL CAJON CA GROCERY STORE			\$16.13
02/23/12	JACK IN THE BOX 3064EL CAJON CA 619-441-2584 Description FAST FOOD REST			\$14.91
02/24/12	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA To: CHICAGO IL Carrier: UA Class: UB NOT AVAILABLE Ticket Number: 01621400634183 Date of Departure: 03/22 Passenger Name: JANKOWSKI/MIROSLAWA Document Type: GROUP TICKET			\$89.00
02/27/12	STARBUCKS CORP079251SAN DIEGO CA 800-7827282			\$20.55
02/27/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$270.94 ◆
02/28/12	SHELL OIL 5744272920EL CAJON CA GAS STATION			\$50.91
02/29/12	SHELL OIL 5744272920EL CAJON CA GAS STATION			\$21.11
03/01/12	TACO BELL #05583 SAN DIEGO CA 888-864-3990			\$14.41

Continued on next page

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/03/12	TEMECULA CREEK F&B 951-694-1000	CA		\$146.35 ◆
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
03/03/12	TEMECULA CREEK F&B 951-694-1000	CA		\$105.88 ◆
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
03/08/12	CARL'S JR #7612 QSAN DIEGO	CA		\$11.57
	858-780-8775			
	Description			
	FAST FOOD REST			
03/09/12	VONS Store 2333EL CAJON	CA		\$25.85
	GROCERY STORE			
03/09/12	VONS Store 2333EL CAJON	CA		\$45.97
	GROCERY STORE			

**DUNCAN D HUNTER**

Card Ending 2-22027

				Amount
02/08/12	UNITED AIRLINES CHICAGO IL			\$85.20
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	CHICAGO IL	SAN DIEGO CA	UA	K7
		NOT AVAILABLE		
	Ticket Number: 01621390827990		Date of Departure: 02/13	
	Passenger Name: JANKOWSKI/MIROSLAWA			
	Document Type: GROUP TICKET			
02/13/12	STARBUCKS CORP079251SAN DIEGO	CA		\$7.20
	800-7827282			
02/13/12	STARBUCKS CORP079251SAN DIEGO	CA		\$5.25
	800-7827282			
02/15/12	DON PABLO'S - 5135 5ALEXANDRIA	VA		\$36.03
	7035484129			
	TIP	\$6.00		
02/16/12	UNITED AIRLINES ROSEMONT IL			\$220.80 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	CHICAGO IL	UA	V6
		NOT AVAILABLE		
	Ticket Number: 01621395752324		Date of Departure: 04/21	
	Passenger Name: JANKOWSKI/MIROSLAWA			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
02/16/12	MILEAGE PLUS MILES 800-421-4655	IL		\$135.00 ◆
	LOYALTY PNTS			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
02/16/12	TORTILLA COAST DC WASHINGTON	DC		\$128.21 ◆
	202-546-6768			
	TIP	\$22.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/17/12	FIRKIN AND FOX Raj Gandhi TIP	STERLING VA		\$34.32 \$6.00
02/20/12	MILTONS DEL MAR 8587922225 FOOD/BEVERAGE TIP	DEL MAR CA		\$72.53 \$59.53 \$13.00
02/21/12	COTTONWOOD AT RANCHO EL CAJON 619-442-9691 FOOD TIP	CA		\$5.23 \$3.23 \$2.00
02/21/12	HILLTOP DELI 619-448-3663 Description FOOD/BEVERAGE	EL CAJON CA		\$3.75
02/22/12	STONE BREWING COMPANESCONDIDO 760-471-4999 FOOD TIP	CA		\$19.16 \$16.16 \$3.00
02/24/12	UNITED AIRLINES UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: K6 Ticket Number: 01621400685180 Passenger Name: HUNTER/MARGARET E MR Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	ROSEMONT IL		\$511.60 ◆
02/24/12	UNITED AIRLINES UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: K6 Ticket Number: 01621400685191 Passenger Name: HUNTER/Son Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	ROSEMONT IL		\$511.60 ◆
02/24/12	UNITED AIRLINES UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: K6 Ticket Number: 01621400685202 Passenger Name: HUNTER/Daughter 2 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	ROSEMONT IL		\$511.60 ◆
02/24/12	UNITED AIRLINES UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC SAN DIEGO CA Carrier: UA Class: K6 Ticket Number: 01621400685213 Passenger Name: HUNTER/Daughter 1 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	ROSEMONT IL		\$511.60 ◆

Continued on next page

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/24/12	UNITED AIRLINES	ROSEMONT	IL	\$511.60 ◆
UNITED AIRLINES				
From:		To:		Carrier:
SAN DIEGO CA		WASHINGTON DC		UA
		SAN DIEGO CA		UA
Ticket Number: 01621400605224		Date of Departure: 05/06		
Passenger Name: HILL, Nephew				
Document Type: PASSENGER TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
02/24/12	COTTONWOOD AT RANCHOEL CAJON	CA		\$20.00
6194429691				
Description		Price		
FOOD AND BEVERAGE		\$20.00		
02/25/12	SW AIR	DALLAS	TX	\$482.00 ◆
SOUTHWEST AIRLINES (MASTE				
From:		To:		Carrier:
SAN DIEGO LINDBERG		LAS VEGAS MCCARRAN		WN
		WASHINGTON DULLES		WN
		CHICAGO MIDWAY APT		WN
		SAN DIEGO LINDBERG		WN
Ticket Number: 5262424070548		Date of Departure: 05/08		
Passenger Name: HAREISON/SHEILA				
Document Type: PASSENGER TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
02/25/12	UNITED AIRLINES	DETROIT	MI	\$181.65 ◆
UNITED AIRLINES				
Routing Details Not Available				
Ticket Number: 01640612849340				
Passenger Name: HUNTER/DUNCAN				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
02/25/12	COTTONWOOD AT RANCHOEL CAJON	CA		\$49.67
619-442-9891				
FOOD		\$41.67		
TIP		\$8.00		
02/26/12	HOLIDAY INN CAPITOL WASHINGTON	DC		\$755.68 ◆
Arrival Date		Departure Date		
05/08/12		05/10/12		
00000000				
LODGING				
CARDEPOSIT				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
03/01/12	CORONADO CHAMBER OF CORONADO	CA		\$300.00 ◆
6194359260				
Description		Price		
CIVIC/SOCIAL ASSOC		\$300.00		
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
03/02/12	AT&T DATA 190	ALPHARETTA	GA	\$29.99
800-331-0500				
Description				
TELECOMMUNICAT				

Continued on reverse

Detail Continued

◆ - Denotes Pay Over Time activity

			Amount
03/03/12	TEMECULA CREEK GOLF LA JOLLA 9516762405	CA	\$71.12
03/03/12	TEMECULA CREEK GOLF LA JOLLA 9516762405 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$140.08 ◆
03/03/12	DEL TACO 0763 542929TEMECULA 9516934212 FOOD/BEVERAGE	CA	\$8.15
			\$8.15
03/06/12	MORTON'S OF CONNECTIWASHINGTON 3129230030 FOOD/BEVERAGE TIP	DC	\$80.83
			\$66.83
			\$14.00
03/06/12	FAIRMONT HOTELS WASHWASHINGTON 202-429-2400 FOOD	DC	\$24.20
			\$24.20
03/06/12	DAILY GRILL WASHINGTWASHINGTON RESTAURANT	DC	\$50.90
03/07/12	LAZ PARKING 070204 0WASHINGTON 202-721-8455 Description PARKING FEES	DC	\$45.00
03/10/12	RANCHO BERNARDO VERA858-675-8506 LODGING	CA	\$75.04

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2012		-\$3.32
Total Interest in 2012		\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

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).

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Summary of Changes

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

Important Changes to Your Account Terms

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

How to avoid the change to Paying interest on Pay Over Time features: You have the right to reject this change. If you do, your enrollment in these features will be cancelled and you will not be able to extend payment on any new transactions. If you reject this change, it won't apply to your Pay Over Time balance and you'll still be able to pay it down over time. To reject this change call us at 1-855-865-1451, or from outside the U.S. or Canada call us collect at 1-336-393-1111. **You must reject this change no later than 5pm Eastern time on May 11, 2012.**

Revised term effective May 12, 2012

Paying Interest <i>(on Pay Over Time Features)</i>	If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, <i>Sign & Travel</i> and <i>Extended Payment Option</i>) if you pay the Account Total New Balance by the due date each month.
--	--

Additional information about the change to Paying interest: We are changing when we charge interest on Pay Over Time features. If you pay in full each month, this change will not affect you. If you pay balances over time and then pay in full, we will charge interest until the day we receive your payment. Previously, we would not have charged interest (except for new Select & Pay Later transactions) in the month you paid your balance in full. This means you will pay more interest on Pay Over Time balances.

Revised term effective July 1, 2012

Minimum Monthly Payment <i>(for Pay Over Time Features)</i>	The minimum amount due for Pay Over Time features will generally be 1% of your Pay Over Time New Balance plus finance charges, but not less than \$35. The new calculation is shown in the <i>Minimum Monthly Payment</i> section on the reverse side. This change may increase your minimum monthly payment. If you make automatic payments in a fixed amount, please review your statements and adjust your payments as necessary.
---	--

Additional changes to your terms and benefits effective July 1, 2012

ATM Withdrawals <i>(Zync, Green, Gold Cards only)</i>	The limit on ATM withdrawals for Zync and Green Card accounts will be \$3,000 in a 30-day period <i>(previously, \$1,000 in a 7-day period)</i> . The limit for Gold Card accounts will be \$8,500 in a 30-day period <i>(previously, \$2,500 in a 7-day period)</i> .
Membership Rewards Reinstatement Fee <i>(Program enrollees only)</i>	We will charge \$35 to reinstate points forfeited for late payment <i>(previously, \$29)</i> .
Membership Rewards Bonus Points <i>(Rewards Plus Gold only)</i>	Rewards Plus Gold Cardmembers will earn 1 point for every dollar spent at a hotel with a frequent guest program that participates in Membership Rewards <i>(previously, it was 2 points in the first year of Cardmembership and 1.5 points thereafter)</i> .
State Law Changes	We're making some amendments to address various state laws.

See the reverse side for the Detail of Changes to Your Agreements.

S01C7

BP/FYI01/CYCB07

Detail of Changes to Your Agreements

We're revising agreements governing your account terms and benefits as described below. Any language in your agreements that conflicts with these changes is replaced fully and completely. Language not changed by this notice remains in full force and effect. These changes apply to existing and future balances on your account. We encourage you to read this notice, share it with additional cardmembers on your account, and file it for future reference.

Paying Interest

As of the effective date shown on the preceding page, the *When we charge interest* subsection of the *About interest charges on Pay Over Time balances* section in Part 2 of your Cardmember Agreement is replaced with the following:

For transactions added to pay over time balances at your request (for example, *Select & Pay Later*), we charge interest from the date they are added to a pay over time balance until they are paid.

For transactions added automatically to a pay over time balance (for example, *Sign & Travel* and *Extended Payment Option*), we charge interest from the transaction date until they are paid.

However, we will not charge interest on these transactions if:

- your *Pay Over Time Previous Balance* for the billing period is zero; or
- you paid the *Account Total Previous Balance* for each of the previous two billing periods in full by the closing date shown on their respective statements.

Minimum Monthly Payment

Effective July 1, 2012, the *Adjusting your Pay Over Time Minimum Due* section in Part 2 of your Cardmember Agreement is deleted and the *How we calculate your Minimum Payment Due* section is replaced with:

The Minimum Payment Due is the Pay in Full amount plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we start with the *higher* of:

- 1) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement); or
- 2) \$35.

Then we round to the nearest dollar and add any Pay Over Time amount past due. Your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.

EXAMPLE: Assume that you have a Pay Over Time New Balance of \$3,000, interest of \$29.57, no amounts past due, and a \$400 Pay in Full amount.

- 1) $\$29.57 + 1\% \times (\$3,000 - \$29.57) = \59.27
- 2) \$35

The higher of (1) or (2) is \$59.27, which rounds to \$59.00. The Pay Over Time Minimum Due of \$59.00 plus the Pay in Full amount of \$400 together make up the Minimum Payment Due of \$459.00.

ATM Withdrawals

Effective July 1, 2012, the *Limits on withdrawals* section of your Agreement for Transferring Funds Electronically is amended by replacing each instance of "\$1,000 in a 7-day period" with "\$3,000 in a 30-day period" and replacing each instance of "\$2,500 in a 7-day period" with "\$8,500 in a 30-day period".

Membership Rewards Reinstatement Fee

Effective July 1, 2012, in Paragraph 2 of the *Point Forfeiture for Late Payment* section of the Membership Rewards Terms & Conditions, "\$29" is replaced with "\$35".

Continued on next page

S01C1

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Membership Rewards Bonus Points

Rewards Plus Gold Cardmembers will earn 1 point for every dollar spent at a hotel with a frequent guest program that participates in Membership Rewards (*previously, it was 2 points in the first year of Cardmembership and 1.5 points thereafter*). Accordingly, effective July 1, 2012, we're removing "or hotel" from the third sentence of the *Point Accrual* section of the Membership Rewards Terms & Conditions.

State Law Changes

Effective July 1, 2012, we're adding "to the extent permitted by federal and applicable state law" immediately after "we may" in the second sentence of the *About default* subsection in Part 2 of your Cardmember Agreement. We're also adding the following sentence to the end of the first paragraph of the *Governing Law* subsection: "In addition, if your billing address is in the State of Maryland, to the extent, if any, that Maryland law applies to your account, we elect to offer your card account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article."

S01C1

16-7162_0383

AE_0701

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **267,983**

Points Earned this Period **9,635**

Account Summary January 1, 2012 - January 31, 2012

Opening Points Balance	250,348
Points Earned this Period	+9,635
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	267,983

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

Questions About Your Account?

 membershiprewards.com

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

Did You Know?

Use Points For Everyday Charges
 Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at membershiprewards.com/everydaycharges

Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at membershiprewards.com/earn

Points Transaction Detail January 1, 2012 - January 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	4,858	0	4,858
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22019	3,533 PREMIER REWARDS GAS GROCERY 2X PR2	248	1,781
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	2,996	0	2,996
Total	9,387	248	9,635

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

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

New Balance	\$8,459.33
Minimum Payment Due	\$1,062.49
Payment Due Date	05/05/12

Late Payment Warning: Your Payment Due Date is 05/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

See page 2 for important information about your account.

Notice of Changes to Your Membership Rewards® Program Account
Effective July 1, 2012, InterContinental Hotel Group will no longer be a point transfer hotel partner in the Membership Rewards program. Any Membership Rewards point transfer redemptions for Priority Club Points must be made by June 30, 2012. These redemptions will be considered final, non-refundable, and subject to the Priority Club program terms and conditions.

As always, you can redeem points for nights at InterContinental Hotel Group properties, including brands such as Crowne Plaza® Hotels and Resorts, Holiday Inn®, InterContinental® Hotels and Resorts using Membership Rewards Pay with Points. You can also transfer points into other frequent guest programs, including Best Western Rewards®, Choice Privileges®, Hilton HHonors® and Starwood Preferred Guest®. To use points for hotel stays, please visit membershipewards.com/travel.

See Page 9 for an Important Notice about Electronic Payments from Savings Accounts

15,000 Bonus Points are almost yours!
Spend \$30,000 this year to qualify.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date	05/05/12
New Balance	\$8,459.33
Minimum Payment Due	\$1,062.49

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

Membership Rewards® Points
As of 04/10/12
258,514

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion	
Previous Balance	\$1,121.98
Payments/Credits	-\$1,121.98
New Charges	+\$911.49
Fees	+\$0.00
New Balance	= \$911.49

Pay Over Time Portion	
Previous Balance	\$7,246.35
Payments/Credits	-\$7,246.35
New Charges	+\$7,547.64
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$7,547.64
Minimum Due	\$151.00

Account Total	
Previous Balance	\$8,368.33
Payments/Credits	-\$8,368.33
New Charges	+\$8,459.33
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$8,459.33
Minimum Payment Due	\$1,062.49

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

_____ rt

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.

 Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Lost or Stolen Card Express Cash	1-800-327-2177	Hearing Impaired	 Website: americanexpress.com Mobile Site: 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			Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535
			Payments 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
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$1,121.98	-\$7,246.35	-\$8,368.33
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,121.98	-\$7,246.35	-\$8,368.33

Detail

*Indicates posting date

Payments	Amount
04/02/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$8,368.33

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$4,192.22	\$4,192.22
MARGARET HUNTER 2-22019	\$560.47	\$593.89	\$1,154.36
DUNCAN D HUNTER 2-22027	\$351.02	\$2,761.73	\$3,112.75
Total New Charges	\$911.49	\$7,547.84	\$8,459.33

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

	Amount
03/23/12 San Diego Armed ServEl Cajon CA 8774174551 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$160.00 [◆]
03/28/12 MARRIOTT 337F1LAJOLALA JOLLA CA Arrival Date 03/28/12 Departure Date 03/28/12 00000000 LODGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$3,048.94 [◆]
04/06/12 MARRIOTT 337F1LAJOLALA JOLLA CA Arrival Date 01/01/04 Departure Date 01/01/04 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$983.28 [◆]


MARGARET HUNTER
Card Ending 2-22019

	Amount
03/13/12 RUBIO'S GROSSMONT CTLAMESA CA 6196971286	\$21.09
03/13/12 SHELL OIL 5744272920EL CAJON CA GAS STATION	\$24.62

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/19/12	VONS Store 2333EL CAJON GROCERY STORE	CA		\$9.71
03/19/12	VONS Store 2333EL CAJON GROCERY STORE	CA		\$64.47
03/19/12	JACK IN THE BOX 3064EL CAJON 619-441-2584 Description FAST FOOD REST	CA		\$20.75
03/20/12	JACK IN THE BOX 3033EL CAJON 619-938-1940 Description FAST FOOD REST	CA		\$20.95
03/22/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA		\$30.50
03/23/12	LEGOLAND BURGER STOPCARLSBAD CARD & SOUVENIR STORE FOOD/BEVERAGE	CA	\$21.44	\$21.44
03/23/12	MCDONALD'S F4108 000DELMAR 8584818595	CA		\$16.25
03/25/12	AHI SUSHI & GRILL ALPINE 858-279-1663 Description FOOD/BEVERAGE	CA		\$59.70
03/26/12	COSTCO WHSE #0469 00LA MESA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$282.60 ◆
03/27/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$200.33 ◆
03/29/12	EXXONMOBIL SAN DIEGO 0014262692129 DIESEL 2 GEN. PACK BEV	CA		\$35.21
03/29/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA		\$49.17
03/29/12	CARL'S JR #7612 QSAN DIEGO 858-780-8775 Description FAST FOOD REST	CA		\$11.90
03/30/12	CHEVRON G&M OIL CO.,EL CAJON 6196319000 Description FUEL/MISCELLANEOUS 053 DSL-2	CA	Price \$48.30	\$48.30
03/30/12	ACE PARKING LOT#0160LA JOLLA 619-233-6624 Description PARKING FEES	CA		\$5.00
03/30/12	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY	CA		\$60.32


Continued on next page

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/01/12	BARNES & NOBLE 2733 LA MESA BOOK STORE	CA		\$110.36 ◆
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION				
04/01/12	RUBIO'S GROSSMONT CT LAMESA 6196971286	CA		\$60.89
 DUNCAN D HUNTER Card Ending 2-22027				
				Amount
03/12/12	MCDONALD'S F7698 000TEMECULA 9516768704	CA		\$15.68
03/12/12	PILOT 200 00200 BORON GAS STATION	CA		\$38.69
03/13/12	CALIFORNIA REPUBLICA BURBANK 818-841-5210	CA		\$350.00 ◆
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION				
03/14/12	MR. TACO #2 SAN MARCOS 7604101396	CA		\$13.12
03/15/12	RANCHO BERNARDO VERA 858-675-8500 LODGING	CA		\$169.53 ◆
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION				
03/16/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES			\$36.96
	From: WARSAW	To: CHICAGO O'HARE INT N/A N/A N/A	Carrier: LO YY YY YY	Class: 00 00 00 00
	Ticket Number: 01623213720472		Date of Departure: 05/29	
	Passenger Name: JANKOWSKI/MIROSALWAMS			
	Document Type: SPECIAL SERVICE TICKET			
03/16/12	COTTONWOOD AT RANCHO EL CAJON 619-442-9691	CA		\$16.46
	FOOD		\$12.46	
	TIP		\$4.00	
03/17/12	BLUE POINT BLUE POINT SAN DIEGO 656 FIFTH AVE SAN DIEGO, FOOD/BEVERAGE	CA		\$180.72 ◆
	TIP		\$150.72	
			\$30.00	
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION				
03/18/12	Hyatt Andaz San Diego San Diego (619) 814-1000	CA		\$55.00
	TIP		\$10.00	
03/23/12	Sycuan Resort - Rest El Cajon (619) 442-3425	CA		\$53.00
	TIP		\$18.00	
03/23/12	Sycuan Resort - Golf El Cajon (619) 442-3425	CA		\$24.78
	Description REFER TO INVOICE			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/23/12	Sycuan Resort - Gofel Cajon (619)442-3425 Description REFER TO INVOICE	CA		\$26.94
03/25/12	OLIVE GARDEN #1301 OLA MESA 6194607221 FOOD/BEVERAGE TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$116.69 \$20.00	\$136.69 ◆
03/26/12	BRIOCHE DOREE 084842SAN DIEGO 619-2315100 FOOD	CA	\$14.08	\$14.08
03/26/12	ENTERPRISE RENT A CASAN DIEGO Location: SAN DIEGO CA Date: 12/03/22 Return: SAN DIEGO CA Date: 12/03/26 Agreement Number: 123888709 Renter Name: HUNTER DD SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$366.11 ◆
03/27/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: SAN DIEGO LINDBERG To: SAN FRANCISCO INTL Carrier: UA Class: 00 WASHINGTON DULLES SAN FRANCISCO INTL SAN DIEGO LINDBERG Ticket Number: 01623224420101 Date of Departure: 05/08 Passenger Name: FISK/APRIL Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX		\$757.20 ◆
03/27/12	HOLIDAY INN CAPITOL WASHINGTON Arrival Date: 05/06/12 Departure Date: 05/10/12 00000000 LOGGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	DC		\$801.48 ◆
03/28/12	RRB/ITC PARKING 0000WASHINGTON 2023121300 Description GENERAL MERCHANDISE	DC		\$13.00
03/29/12	GORDON BIERSCHE560209DULLES 703-5724610 FOOD	VA	\$13.32	\$13.32
04/01/12	AT&T DATA 190 ALPHARETTA 800-331-0500 Description TELECOMMUNICAT	GA		\$29.99

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	-\$3.32
Total Interest in 2012	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

Important Notice**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For 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 04/10/12

Account Ending 2-21003

Notice about Electronic Payments from Savings Accounts

This notice applies to you if you enrolled in American Express's Pay by Computer or Pay by Phone service using a savings account. If you enrolled using a checking account, no action is required.

At this time, American Express is only able to process Pay by Phone and Pay by Computer payments from checking accounts. If you enrolled using a savings account, **you must update your bank account information to provide a checking account** for future payments.

If you would like to confirm that you are making payments through your checking account or need to update your bank account information, log in to your American Express account at americanexpress.com or call us at the number on the back of your card. If you don't provide a checking account, future payments may be processed incorrectly or returned by your bank.

SPB42

BP/PBPPBC1/0412

16-7162_0395

AE_0713

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **258,514**

 membershiprewards.com

Points Earned this Period **7,531**

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

Account Summary February 1, 2012 - February 29, 2012

Opening Points Balance	267,983
Points Earned this Period	+7,531
Points Used this Period	-17,000
Reinstated Points and Adjustments	0
Total Points Balance	258,514

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

Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at 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 February 1, 2012 - February 29, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	138	0	138
Add'l Premier Rwd Gld Cd XXXX-XXXXX2-22019	2,595 PREMIER REWARDS AIRLINE 3X PR3	3,494	6,089
Add'l Premier Rwd Gld Cd XXXX-XXXXX2-22027	1,157 PREMIER REWARDS GAS GROCERY 2X PR2	47	1,304
		100 PREMIER REWARDS AIRLINE 3X PR3	
Total	3,890	3,641	7,531
Points Used this Period	Total Points Used This Period	Request Date	
\$200 Enterprise Rent-A-Car#174; Certificate Account Number 0064530467	17,000	2/26/12	
Total	17,000		

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

