Due in Full continued

		Amount $
01/04/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: RENO NV To: SAN FRANCISCO CA / WASHINGTON DC Carrier: UA / UA Class: I8 / I8 Ticket Number: 01621014506940 Date of Departure: 01/25 Passenger Name: HUNTER/DUNCAN D CONG Document Type: PASSENGER TICKET	180.40
01/05/10	SOUTHWEST AIRLINES DALLAS TX SOUTHWEST AIRLINES From: DULLES ARPT DC To: MIDWAY ARPT IL / RENO NV Carrier: WN / WN Class: S / S Ticket Number: 52621739290565 Date of Departure: 01/22 Passenger Name: HUNTER/DUNCAN Document Type: PASSENGER TICKET	211.40
Total of Due in Full Activity for BRUCE E YOUNG		**757.10**

Due in Full Activity for MARGARET HUNTER

Card XXXX-XXXXX2-21011

12/30/09	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE 58.97 TIP 11.00	69.97
01/04/10	CHEVRON G&M OIL, LLCEL CAJON 6196319000 Description / Price FUEL/MISCELLANEOUS / 80.00	80.00
Total of Due in Full Activity for MARGARET HUNTER		**149.97**

Due in Full Activity for DUNCAN D HUNTER

Card XXXX XXXXX2 21029

12/29/09	THE BRIGANTINE #8 17LA MESA 619-465-1935 Description EATING PLACES	60.37
Total of Due in Full Activity for DUNCAN D HUNTER		**60.37**

Total Due in Full Activity	**967.44**

DUPLICATE COPY

Premier Rewards Gold Card

0 Membership Rewards® Points Available
at 02/08/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
BRUCE E YOUNG

Account Number
XXXX-XXXXX2-21003

Closing Date
02/08/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
967.44	-967.44	+8,258.22	8,258.22

Please Pay By 02/23/10

Please refer to page 2 for important information regarding your account

IMPORTANT NOTICE ABOUT PRIME RATE: As a result of new federal credit card regulations, we are simplifying the way that the Prime Rate is determined for variable interest rates. Accordingly, effective April 8, 2010, the second and third sentences of the subsection about the Prime Rate in your Cardmember Agreement are deleted and replaced with: "The Prime Rate for each billing period is the Prime Rate published in The Wall Street Journal 2 days before the Closing Date of the billing period. The Wall Street Journal may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published."

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

		Amount $
01/14/10*	ONLINE PAYMENT - THANK YOU	-967.44

Due in Full Activity for BRUCE E YOUNG

Card XXXX-XXXXX2-21003

		Amount $
01/11/10	MCAFEE.COM 674009800866-622-3911 866-622-3911	59.99
Total of Due in Full Activity for BRUCE E YOUNG		**59.99**

Due in Full Activity for MARGARET HUNTER

Card XXXX-XXXXX2-21011

01/08/10	7-ELEVEN 20551 00072SAN DIEGO 619-294-9012 Description / Price GAS/MSC95 78275120 / 75.00	75.00
01/08/10	MISTER A'S SAN DIEGOCA FOOD/BEV FOOD/BEV 138.66 TIP 15.00	153.66

Continued on Page 3

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

Do not staple or use paper clips

Payment Coupon

Account Number
[redacted]

Please Pay By: 02/23/10

To Pay by Computer, visit: americanexpress.com/pbc.

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

Amount Due $8,258.22

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

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

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **FC** on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7%.** This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is $1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

To Pay By Phone
1-800-472-9297

Customer Service
1-800-327-2177
24 hours/7 days

Lost or Stolen Card
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

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

Large Print and Braille Statements
1-800-327-2177

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Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

Express Cash
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El Paso, TX
79998-1531

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 or Company Name changes, please call the Customer Service number on the back of your Card.**
- **If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.**
- **Please print clearly in blue or black ink only in the boxes provided.**

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

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

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

Due in Full continued

			Amount $
01/10/10	CALIFORNIA PIZZA KITSAN DIEGO 6192984078 FOOD/BEVERAGE 52.43 TIP 8.00		60.43
01/11/10	UNION 76 10079895 LA MESA UNION 76		75.00
01/20/10	ATTM*186487736PAC 32MIDLAND 800-331-0500 Description TELEPHONE SERV		138.02
01/21/10	JACK IN THE BOX #306EL CAJON 800-955-5225 Description FAST FOOD REST		16.52
01/23/10	PANDA EXPRESS 138 54EL CAJON 6195798913 FOOD/BEVERAGE 17.92		17.92
01/25/10	CHEVRON CHEVRON STATALPINE 6194451713 Description Price FUEL/MISCELLANEOUS 80.02		80.02
01/29/10	SHELL OIL 5744272920EL CAJON GAS STATION		65.35
01/29/10	VONS Store 2333EL CAJON GROCERY STORE		243.80
02/06/10	SEARS ROEBUCK 1438 3EL CAJON 6195932800 Quantity Description Price 3 Window 53.97		59.23
02/07/10	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640610691660 Passenger Name: HUNTER/MARGARET Document Type: SPECIAL SERVICE TICKET		98.00
02/07/10	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640611001863 Passenger Name: HUNTER/MARGARET Document Type: SPECIAL SERVICE TICKET		98.00
02/07/10	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA WASHINGTON DC UA K4 SAN DIEGO CA UA K4 Ticket Number: 01621031247576 Date of Departure: 05/05 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET		811.40
02/07/10	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA WASHINGTON DC UA K4 SAN DIEGO CA UA K4 Ticket Number: 01621031222306 Date of Departure: 04/28 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET		811.40
02/07/10	EXPEDIA ESR HOTELS 800-397-3342 TRAVEL AGENCY		726.28

Continued on reverse

Due in Full continued

		Amount $
02/07/10	EXPEDIA ESR HOTELS 800-397-3342 TRAVEL AGENCY	749.89

Total of Due in Full Activity for MARGARET HUNTER 4,279.92

Due in Full Activity for DUNCAN D HUNTER

Card XXXX-XXXXX2-21029

01/13/10	KING STREET BLUES 80ARLINGTON 7034152583 FOOD/BEVERAGE 49.87 TIP 10.00	59.87
01/15/10	KB PETROLEUM LLC MIAMI 305-361-7075	15.50
01/16/10	PRIME 112 0000000000MIAMI BEACH RESTAURANT FOOD/BEVERAGE 113.36 TIP 18.72	132.08
01/16/10	Florida Room 0000000Miami (305)672-2000	48.38
01/17/10	RITZ CARLTON KEY BISKEY BISCAYNE Arrival Date 01/17/10 Departure Date 01/17/10 00000000 LODGING	87.63
01/17/10	RITZ CARLTON KEY BISKEY BISCAYNE Arrival Date 01/17/10 Departure Date 01/17/10 00000000 LODGING	87.63
01/18/10	SPIRIT AIRLINES MIRAMAR FL SPIRIT AIRLINES From: FORT LAUDERDALE FL To: WASHINGTON NAT'L D NOT AVAILABLE Carrier: NK Class: KN Ticket Number: 00000619433710 Date of Departure: 01/18 Passenger Name: HUNTER/D Document Type: MISCELLANEOUS TAX(S)/FEE(S)	25.00
01/18/10	RITZ CARLTON KEY BISKEY BISCAYNE Arrival Date 01/18/10 Departure Date 01/18/10 00000000 LODGING	17.78
01/18/10	RITZ CARLTON KEY BISKEY BISCAYNE Arrival Date 01/15/10 Departure Date 01/17/10 00000000 LODGING	1,545.04
01/18/10	RITZ CARLTON KEY BISKEY BISCAYNE Arrival Date 01/15/10 Departure Date 01/18/10 00000000 LODGING	61.60
01/18/10	Ft. Lauderdale Int'lFt. Lauderdal (954)359-1500 TIP 2.00	18.70
01/20/10	THE CAPITAL GRILLE 8WASHINGTON 2027376200 FOOD/BEVERAGE 12.03 TIP 40.00	52.03

Continued on next page

Due in Full continued			Amount $
01/21/10	TATOO 80000007064500WASHINGTON 2024891100 FOOD/BEVERAGE TIP	 30.00 6.00	36.00
01/21/10	TUNE INN INC WASHINGTON 202-543-2725 TIP	 4.00	17.75
01/25/10	YANKEE PIER SAN FRANCISCO RESTAURANT FOOD/BEVERAGE TIP	 58.12 12.00	70.12
01/25/10	ALAMO RENT A CAR RNORENO Location / Date Rental: RENO 10/01/22 Return: RENO 10/01/25 Agreement Number: 517482460 Renter Name: HUNTER DUNCAN D		351.04
01/25/10	HYATT HOTELS LAKE TAINCLINE VILLA Arrival Date / Departure Date 01/22/10 / 01/25/10 00000000 LODGING		12.28
01/25/10	HYATT HOTELS LAKE TAINCLINE VILLA Arrival Date / Departure Date 01/22/10 / 01/25/10 00000000 LODGING		996.44
01/28/10	IMPARK LOT 00780002 BALTIMORE BUSINESS SERVICE		21.00
01/29/10	HUDSON NEWS-AMS BWI BALTIMORE 4108595500 Description / Price NEWS DEALERS/NEWSST 23.52		23.52
01/29/10	PARK AMERICA INC 880BALTIMORE PARKING LOT & GARAGE		25.00
01/29/10	BWI BILL BATEMANS 14BALTIMORE FAST FOOD RESTAURANT FOOD/BEVERAGE TIP	 23.84 5.00	28.84
02/03/10	FAIRFAX ROOM SERVICEWASHINGTON 2022932100		62.26
02/06/10	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE TIP	 102.82 20.00	122.82
Total of Due in Full Activity for DUNCAN D HUNTER			**3,918.31**
Total Due in Full Activity			**8,258.22**

Membership Rewards® Monthly Statement and Program News

MEMBERSHIP rewards

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-AXP-EARN (297-3276)

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

Statement Period
December 10, 2009 - December 31, 2009
Account activity after this period does not appear on this statement

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

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.

Total Points Balance
0

Points Earned this Period
0

Account Summary

Opening points balance	0
Points earned this period	0
Points used this period	0
Reinstated points and adjustments	0
Total points balance	0

Points Earned this Period

12/10/09 - 12/31/09	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-XXXXX2-21011	0	0	0
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21029	0	0	0
Totals	0	0	**0**

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

AVIS We try harder.

Now Available in eCertificates - Redeem Membership Rewards® Points for Avis

Whether you're traveling for business or pleasure, Avis strives to ensure a stress-free rental experience through our superior services.

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

(MR Message 3780)

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. Must be 21 years of age or older to consume alcohol. Please drink responsibly.

Flying Blue
KLM AIR FRANCE

Redeem Membership Rewards® Points on Air France!

Transfer points to Air France KLM's Flying Blue program, and book a weekend trip to Paris with nonstop flights from Air France. Renowned for its exceptional in-flight services, Air France flies to more than 1889 destinations in over 80 countries, with extensive European coverage. Take a trip to Paris, Athens, Amsterdam, Geneva, Zurich or Istanbul via Air France KLM.

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

(MR Message 3784)

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

Continued on reverse

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

Experience the Pleasure of Flying "Made in Italy" with Alitalia

Transfer Membership Rewards® points to Alitalia's MilleMiglia Program. With Alitalia, your vacation begins the moment you board the plane. Transfer points for a trip to Italy from one of Alitalia's U.S. gateways: New York-JFK, New Jersey-EWR, Boston, Miami, Chicago and beginning June 5, 2010, enjoy nonstop service from Los Angeles to Rome. Alitalia offers the most nonstop flights from the U.S. to Rome where you can connect to 25 destinations in Italy or a variety of destinations throughout the world.

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.

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

(MR Message 3782)

Start Your Next Vacation with a Car from National® Car Rental

Before you start your next vacation, redeem Membership Rewards® points for a National car rental certificate. The certificates are e-mailed to you for fast and easy redemption. National services the most popular domestic destinations and offers services such as one-way rentals, kiosk rental service and GPS rental at most major airports in the U.S. And don't forget The Emerald Club®, National's frequent renter program. Redeem for a $50, $75, $100 or $200 certificate toward your next rental.

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

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

(MR Message 3790)

Experience the Pleasure of Flying "Made in Italy" with Alitalia

Transfer Membership Rewards® points to Alitalia's MilleMiglia Program. With Alitalia, your vacation begins the moment you board the plane. Transfer points for a trip to Italy from one of Alitalia's U.S. gateways: New York-JFK, New Jersey-EWR, Boston, Miami, Chicago and beginning June 5, 2010, enjoy nonstop service from Los Angeles to Rome. Alitalia offers the most nonstop flights from the U.S. to Rome where you can connect to 25 destinations in Italy or a variety of destinations throughout the world.

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.

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

(MR Message 3782)

Redeem Membership Rewards® Points on Air France!

Transfer points to Air France KLM's Flying Blue program, and book a weekend trip to Paris with nonstop flights from Air France. Renowned for its exceptional in-flight services, Air France flies to more than 1889 destinations in over 80 countries, with extensive European coverage. Take a trip to Paris, Athens, Amsterdam, Geneva, Zurich or Istanbul via Air France KLM.

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

(MR Message 3784)

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.

DUPLICATE COPY

Premier Rewards Gold Card

52,217 Membership Rewards® Points Available
at 03/11/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
BRUCE E YOUNG

Account Number
XXXX-XXXXX2-21003

Closing Date
03/11/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
8,258.22	-8,258.22	+8,464.64	8,464.64

Please Pay By 03/26/10

Please refer to page 2 for important information regarding your account

To manage your card account on-line or to pay your bill, please visit us at **www.americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

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Access your Year-End Summary through your Online Statement.
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Learn more at americanexpress.com/yearendsummary

Activity

* Indicates posting date

		Amount $
02/17/10*	ONLINE PAYMENT - THANK YOU	-8,258.22

Due in Full Activity for BRUCE E YOUNG
Card XXXX-XXXXX2-21003

		Amount $
02/18/10	TOWN & COUNTRY HOTELSAN DIEGO Arrival Date 02/16/10 Departure Date 02/18/10 00000000 LODGING	4,075.20

Continued on Page 3

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

Do not staple or use paper clips

Payment Coupon

Account Number
[redacted]

Please Pay By: 03/26/10

To Pay by Computer, visit: americanexpress.com/pbc.

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

Amount Due $8,464.64

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

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

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

Payments: Payments received after 5:00 p.m. may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **FC** on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7%.** This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is $1.00 or more. **New York residents** may contact the New York Banking Departmentat to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

To Pay By Phone
1-800-472-9297

Customer Service
1-800-327-2177
24 hours/7 days

Lost or Stolen Card
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille Statements
1-800-327-2177

americanexpress.com

Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

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 or Company Name changes, please call the Customer Service number on the back of your Card.**
- **If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.**
- **Please print clearly in blue or black ink only in the boxes provided.**

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

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

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

Due in Full continued

		Amount $
02/19/10	CONTINENTAL ELEC TICKETNG HOUSTON TX051 CONTINENTAL AIRLINES From: SAN DIEGO CA / To: DULLES ARPT DC, SAN DIEGO CA / Carrier: CO, CO / Class: LA, LA Ticket Number: 00521554489750 / Date of Departure: 03/11 Passenger Name: HUNTER/DUNCANL Document Type: PASSENGER TICKET	319.40
02/23/10	WWW.COSTCO.COM 800-955-2292 ONLINE MERCHANDISE	53.93
03/08/10	CONTINENTAL ELEC TICKETNG HOUSTON TX068 CONTINENTAL AIRLINES From: DULLES ARPT DC / To: DENVER CO, SAN DIEGO CA / Carrier: CO, CO / Class: BA, BA Ticket Number: 00521563154825 / Date of Departure: 03/12 Passenger Name: HUNTER/DUNCANL Document Type: PASSENGER TICKET	10.70
03/08/10	CONTINENTAL ELEC TICKETNG HOUSTON TX068 CONTINENTAL AIRLINES From: DULLES ARPT DC / To: SAN DIEGO CA, NOT AVAILABLE / Carrier: CO / Class: BA Ticket Number: 00521563129883 / Date of Departure: 03/11 Passenger Name: HUNTER/DUNCANL Document Type: PASSENGER TICKET	371.30
03/08/10	CONTINENTAL AIRLINES HOUSTON TX CONTINENTAL AIRLINES From: DULLES ARPT DC / To: SAN DIEGO CA, NOT AVAILABLE / Carrier: CO / Class: ED Ticket Number: 00529235942620 / Date of Departure: 03/11 Passenger Name: HUNTER /CHANGE PE Document Type: SPECIAL SERVICE TICKET	150.00

Total of Due in Full Activity for BRUCE E YOUNG **4,980.53**

Due in Full Activity for MARGARET HUNTER

Card XXXX-XXXXX2-21011

02/11/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA / To: WASHINGTON DC, SAN DIEGO CA / Carrier: UA, UA / Class: K4, K4 Ticket Number: 01621033533846 / Date of Departure: 04/27 Passenger Name: HUNTER/MARGARET Document Type: GROUP TICKET	160.00
02/11/10	PANERA BREAD - CORONCORONADO 8584498939	48.36
02/12/10	ATTM*192683191PAC 32MIDLAND 800-331-0500 Description: TELEPHONE SERV	127.35
02/16/10	EXPEDIA ESR HOTELS 800-397-3342 TRAVEL AGENCY	909.32
02/16/10	SEE'S CANDY #129 306EL CAJON 6194473883 Description: CANDY/NUT/CONFECTIO / Price: 132.75	132.75
02/17/10	RUBIO'S #008 0000000EL CAJON 6194403325	20.27

Continued on reverse

Due in Full continued

			Amount $
02/18/10	KFC Y450061 500615EL CAJON 619-4471347		40.57
02/21/10	PAT & OSCAR'S - MM 5SAN DIEGO 8586216100 FOOD/BEVERAGE	 25.00	25.00
03/01/10	U S CAPITOL HIST SOSWASHINGTON 202-534-8919		423.75
03/03/10	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE TIP	 51.74 8.00	59.74
Total of Due in Full Activity for MARGARET HUNTER			**1,947.11**

Due in Full Activity for DUNCAN D HUNTER

Card XXXX-XXXXX2-21029

02/09/10	CLYDES OF GEORGETOWNWASHINGTON Nancy Preston TIP	 13.00	80.52
02/15/10	WENDYS-ENCINITAS #3QENCINITAS 8656911393 Description RESTAURANT CHARGES		10.51
02/15/10	BELVEDERE RESTAURANTBEVERLY HILLS RESTAURANT FOOD/BEVERAGE TIP	 12.00 5.00	17.00
02/19/10	BEST BUY MHT 1145 SANTEE ELECTRONICS STORE		248.66
02/21/10	ACE PARKING #1180 32SAN DIEGO 619-233-3686 Description AUTOMOBILE PAR		12.00
02/21/10	TYLERS TASTE OF TEXAEL CAJON 6194449295 FOOD/BEVERAGE TIP	 18.53 5.00	23.53
03/01/10	BEST BUY CO 0184 EL CAJON ELECTRONICS STORE		197.54
03/03/10	RRB/ITC PARKING 0000WASHINGTON 2023121300 Description GENERAL MERCHANDISE		10.00
03/04/10	WENDYS #0097 QSTAFFORD 4107213770 Description RESTAURANT CHARGES		12.07
03/06/10	PIERCES PITT BAR-B-QWILLIAMSBURG 7575652955		19.83
03/06/10	CATCH 31 @ HILTON VIRGINIA BCH RESTAURANT		51.66
03/07/10	HiltonVA Bch OceanfrVirginia Beac Arrival Date / Departure Date 03/04/10 / 03/06/10 00000000 LODGING		853.68
Total of Due in Full Activity for DUNCAN D HUNTER			**1,537.00**
Total Due in Full Activity			**8,464.64**

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Membership Rewards® Monthly Statement and Program News

MEMBERSHIP rewards

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-AXP-EARN (297-3276)

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

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

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

Total Points Balance
52,217

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

Points Earned this Period
52,217

Account Summary

Opening points balance	0
Points earned this period	+52,217
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=52,217

Points Earned this Period

01/01/10 - 01/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	757	50,000 Gold Card- 50K MR Incentive 3698 1,170 PREMIER REWARDS AIRLINE 3X PR3	51,927
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21011	150 PREMIER REWARDS GAS GROCERY 2X PR2	80	230
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21029	60	0	60
Totals	967	51,250	**52,217**

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

MEMBERSHIP rewards

Use Membership Rewards® Points Towards Tax Payments

Membership Rewards points are more flexible than ever. Make your tax payment using an eligible enrolled American Express® Card. You can then use points towards the balance due.

For more information, visit **membershiprewards.com/taxes**

To use Membership Rewards points for government payments, charge payment to an eligible, enrolled Card. Points debited from program account and credit for corresponding dollar amount issued to Card account used. If points redeemed do not cover full charge amount, balance of payment remains on Card account. Minimum redemption of 200 points. Some government payments made with Card are subject to service provider convenience fee. Acceptance of state, local taxes varies by service provider. Service providers are approved IRS payment processors. Fees, participating states and municipalities provided by service provider online or by phone. 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. (MR Message 3834)

Callaway® GOLF

Get a FREE $100 Callaway Golf Gift Card When You Redeem for This Callaway Golf FT-9 Driver

The driver that delivers professional shot-shaping and Tour distance, for a fine-tuned game. Unleash the shot-maker in you. Draw it, fade it, cut the corner. The only limitation to this driver is your imagination. Redeem NOW and receive a FREE $100 Callaway Golf gift card that can be redeemed online at **www.callawaygolf.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. Additional Cards must be enrolled in the Membership Rewards program to earn Membership Rewards points on your Card Account.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 51,400 Membership Rewards points for reward code **CWG230**. (MR Message 3833)

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.

Enjoy a One-Night Stay and Breakfast for Two at Fairmont, Raffles or Swissôtel Properties

Redeem Membership Rewards® points for a one-night stay and enjoy breakfast for two with each certificate. Fairmont, Raffles and Swissôtel Hotels & Resorts boast properties in some of the most desirable destinations around the world. Starting at just 30,000 points per night, explore some of the newest hotels--Fairmont Battery Wharf, Boston, Fairmont Vancouver Pacific Rim, Fairmont Pittsburgh, Fairmont Kunshan, Fairmont Beijing, Fairmont Nile City and Fairmont Bab Al Bahr, Abu Dhabi.

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.

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

(MR Message 3832)

Redeem Membership Rewards® Points for Qantas Airways and Plan Your Trip Down Under

Qantas Airways offers more nonstop flights to Australia and New Zealand than any other airline and is the only airline to offer state-of-the art A380 service from Los Angeles to Sydney and Melbourne. All Qantas trans-pacific flights include complimentary in-flight meals, bar service, blankets, pillows and personal seat-back screens with up to 1,000 on demand choices.

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.

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

(MR Message 3830)

Limited Time Offer! Transfer Now and Receive a 15% Virgin Flying Club Bonus

Redeem Membership Rewards® points for miles in Virgin Atlantic's Flying Club program and pick up an extra 15% Flying Club mile bonus. Redeem points before April 30, 2010, and the bonus will be yours! And now, with Virgin Atlantic's Reward Seat Sale, your miles could take you even further. Visit **www.virginatlantic.com/flyingclub** for details.

Membership Rewards point transfer requests to Virgin Atlantic that occur between 2/1/10 and 4/30/10 will be eligible for the 15% bonus miles offer. To be eligible to receive the bonus miles, account must be active and not in default at the time of the bonus fulfillment. Bonus miles will be credited to your Flying Club account within 14 days after the transfer. Offer is subject to the terms and conditions of Virgin Atlantic Flying Club program.

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

(MR Message 3831)

Use Membership Rewards® Points Towards Tax Payments

Membership Rewards points are more flexible than ever. Make your tax payment using an eligible enrolled American Express® Card. You can then use points towards the balance due.

For more information, visit **membershiprewards.com/taxes**

To use Membership Rewards points for government payments, charge payment to an eligible, enrolled Card. Points debited from program account and credit for corresponding dollar amount issued to Card account used. If points redeemed do not cover full charge amount, balance of payment remains on Card account. Minimum redemption of 200 points. Some government payments made with Card are subject to service provider convenience fee. Acceptance of state, local taxes varies by service provider. Service providers are approved IRS payment processors. Fees, participating states and municipalities provided by service provider online or by phone. 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. (MR Message 3834)

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.

CustomExtras™

Sign up for DIRECTV and get a $100 value reward card.

Receive an American Express®-branded reward card worth $100 when you use any American Express Card to subscribe to any DIRECTV® service by 4/30/10. **Packages start at only $29.99/month*.**

Call DIRECTV today at 1-800-375-0648.

DIRECTV.

Terms and Conditions: Must call 1-800-375-0648 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card, payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 4/30/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except taxicabs, water taxis, limousine services and ATMs. Reward card valid for 12 months, unused point balances expire, subject to applicable law. Reward card is point based, 1 point = $1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward card issued by American Express Incentive Services, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. *Lease required; fee $5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at www.directv.com/legal and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

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.

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Premier Rewards Gold Card

64,717 Membership Rewards® Points Available
at 04/09/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
BRUCE E YOUNG

Account Number
XXXX-XXXXX2-21003

Closing Date
04/09/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
8,464.64	-8,464.64	+5,821.24	5,821.24

Please Pay By 04/25/10

Please refer to page 2 for important information regarding your account

See Page 8 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

To manage your card account online or to pay your bill, please visit us at **www.americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

Manage Your Money Smarter On-The-Go

Learn about setting up your cell phone to make informed account management decisions at americanexpress.com/smartermobile. Securely experience convenience and control from virtually anywhere:

(1) CHECK your balance
(2) SEE transactions
(3) PAY your bill

To Go Mobile, learn more online at **americanexpress.com/smartermobile**

Activity

* Indicates posting date

		Amount $
03/22/10*	ONLINE PAYMENT - THANK YOU	-8,464.64

Due in Full Activity for BRUCE E YOUNG
Card XXXX-XXXXX2-21003

		Amount $
03/12/10	UNITED AIRLINES CHICAGO IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01645153677730 Passenger Name: YOUNG/BRUCE Document Type: EXCESS BAGGAGE	18.00

Continued on Page 3

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

Do not staple or use paper clips

Payment Coupon

Account Number
[redacted]

Please Pay By: 04/25/10

To Pay by Computer, visit: americanexpress.com/pbc.

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

Amount Due $5,821.24

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

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

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

Payments: Payments received after 5:00 p.m. may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **FC** on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7%.** This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is $1.00 or more. **New York residents** may contact the New York Banking Departmentat to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

To Pay By Phone
1-800-472-9297

Customer Service
1-800-327-2177
24 hours/7 days

Lost or Stolen Card
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille Statements
1-800-327-2177

americanexpress.com

Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

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 or Company Name changes, please call the Customer Service number on the back of your Card.**
- **If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.**
- **Please print clearly in blue or black ink only in the boxes provided.**

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

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

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

Due in Full continued

		Amount $
03/12/10	UNITED AIRLINES CHICAGO IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640625416016 Passenger Name: YOUNG/BRUCE Document Type: SPECIAL SERVICE TICKET	39.00
03/30/10	GOLFSMITH GOLF CTR #SAN DIEGO 999-000-0000	467.48
04/02/10	USPS 056743011909937SAN DIEGO 800-2758777	44.00
04/07/10	BARONA RESORT HOTEL LAKESIDE Arrival Date 03/28/10 Departure Date 04/05/10 00000000 LODGING	4,076.40
Total of Due in Full Activity for BRUCE E YOUNG		**4,644.88**

Due in Full Activity for MARGARET HUNTER

Card XXXX-XXXXX2-21011

03/17/10	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE 104.52 TIP 18.00	122.52
03/18/10	CRATE & BARREL INTRNNAPERVILLE 630-579-9000	70.76
03/19/10	1-800-FLOWERS.COM 800-468-1141 FLORAL PROD	92.42
03/21/10	CABRILLO NATIONAL MOSAN DIEGO 619-222-4747	123.21
03/22/10	BARNES & NOBLE 2733 LA MESA BOOK STORE	85.18
03/31/10	La Quinta Adv DeposiLa Quinta Arrival Date 03/30/10 Departure Date 03/31/10 00000000 LODGING CARDEPOSIT	181.12
Total of Due in Full Activity for MARGARET HUNTER		**675.21**

Due in Full Activity for DUNCAN D HUNTER

Card XXXX-XXXXX2-21029

03/14/10	DULLES INTL PARKING DULLES 703-572-4584	4.00
03/14/10	N F L BAR SAN 080030SAN DIEGO 619-2315100 FOOD 9.69	9.69
03/15/10	THE CAPITAL GRILLE 8WASHINGTON 2027376200 FOOD/BEVERAGE 117.70 TIP 20.00	137.70
03/20/10	OLEARYS SEAFOOD RESTANNAPOLIS 4102630884	126.98
03/22/10	MCDONALD'S M5919 OF ALEXANDRIA 7033790441	16.20

Continued on reverse

Due in Full continued — Amount $

03/24/10	MUSIC HALL/BIRCHMEREALEXANDRIA RESTAURANT FOOD/BEVERAGE TIP	 101.34 20.00	121.34
03/26/10	DULLES INT'L AIRPORTWASHINGTON 7035726868 Description / Price NEWS DEALERS/NEWSST / 16.77		16.77
03/28/10	Hotel del (AccountinCoronado Arrival Date / Departure Date 03/27/10 / 03/28/10 00000000 LODGING		15.00
04/08/10	STEELE CANYON GOLF CJAMUL PUBLIC GOLF COURSE FOOD/BEVERAGE TIP	 45.47 8.00	53.47

Total of Due in Full Activity for DUNCAN D HUNTER **501.15**

Total Due in Full Activity **5,821.24**

DUPLICATE COPY

Membership Rewards® Monthly Statement and Program News

MEMBERSHIP rewards

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-AXP-EARN (297-3276)

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

Statement Period
February 1, 2010 - February 28, 2010
Account activity after this period does not appear on this statement

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

Total Points Balance
64,717

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

Points Earned this Period
12,500

Account Summary

Opening points balance	52,217
Points earned this period	+12,500
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=64,717

Points Earned this Period

02/01/10 - 02/28/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	60	0	60
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21011	4,279 PREMIER REWARDS GAS GROCERY 2X PR2	539 3,636 PREMIER REWARDS AIRLINE 3X PR3	8,454
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21029	3,920 PREMIER REWARDS GAS GROCERY 2X PR2	16 50 PREMIER REWARDS AIRLINE 3X PR3	3,986
Totals	8,259	4,241	**12,500**

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

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Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on amexnetwork.com/dailywishterms. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express® Card.

Save Up to $200 on Your Next Alitalia Ticket

Alitalia is offering $200 off of any business-class ticket or $40 off any economy-class ticket purchased on alitalia.com from the U.S. to Europe.

Alitalia

To take advantage of this special promotional discount, tickets must be purchased by May 31, 2010, for travel through May 31, 2010 (last return date) with promotional code **ALITALIAGIFT1**.

The discount applies to the base fare only. Taxes and fees including fuel surcharge are excluded.

Redeem e-coupon for travel 5/31/10 (last return date) on **alitalia.com** only with promotional code **ALITALIAGIFT1**.

(CE 113318)

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.

Premier Rewards
Gold Card

Notice of Changes to Your Membership Rewards Program Account

Effective July 1, 2010, Southwest Airlines will no longer be a point transfer partner in the Membership Rewards program. Any Membership Rewards point transfers or redemptions for the Southwest Rapid Rewards program must be made by June 30, 2010. These transfers or redemptions will be considered final, non-refundable, and subject to the Southwest Rapid Rewards program terms and conditions.

You will still be able to redeem points for flights using Membership Rewards® Pay with Points. With Pay with Points, you can fly any airline without seat restrictions or blackout dates, and can pay for all or part of your trip with points. You can also transfer points into over 20 frequent flyer and guest programs, or redeem points toward our airline and hotel travel certificate partners.

To transfer points to a participating frequent flyer program or to use Pay with Points, please visit membershiprewards.com/travel. Please remember to make any final point transfers or redemptions for the Southwest Rapid Rewards program by June 30, 2010.

DUPLICATE COPY

Premier Rewards Gold Card

75,550 Membership Rewards® Points Available
at 05/11/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
BRUCE E YOUNG

Account Number
XXXX-XXXXX2-21003

Closing Date
05/11/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
5,821.24	-5,821.24	+5,595.84	5,595.84

Please Pay By 05/26/10

Please refer to page 2 for important information regarding your account

IMPORTANT INFORMATION ABOUT THE BILLING STATEMENT. The payment coupon has changed. To better protect your privacy, your Card account number has been removed from the payment coupon of the billing statement. Please have your Card number available when contacting American Express. To manage your account online or to pay your bill, please visit us at **americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

PAY ONLINE, ON THE GO & BE GREEN

Want to make your life easier? Enjoy flexibility in paying your American Express® Card bill by choosing from a variety of quick and easy payment methods. Plus, helping to reduce paper consumption is just a simple, environmentally-friendly choice for reducing our impact on the earth.

CHOOSE YOUR WAY TO PAY
Visit ***americanexpress.com/payonline*** to learn more.

ON YOUR COMPUTER:
- Pay immediately
- Schedule a future payment
- Set up automatic payments with AutoPay

ON YOUR MOBILE PHONE:
- Pay now or schedule payment for a later date

You've earned 15,000 bonus points! Redeem at membershiprewards.com.

Activity

* Indicates posting date

		Amount $
04/21/10*	ONLINE PAYMENT - THANK YOU	-5,821.24

Due in Full Activity for BRUCE E YOUNG
Card XXXX-XXXXX2-21003

		Amount $
04/21/10	STAPLES INC. 00692 ONTARIO (800)333-3330	556.21
04/21/10	STAPLES 00647 SAN DIEGO (800)333-3330	75.03
Total of Due in Full Activity for BRUCE E YOUNG		**631.24**

Continued on Page 3

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

Do not staple or use paper clips

Payment Coupon

Account Number
XXXX-XXXXX2-21003

Please Pay By: 05/26/10

To Pay by Computer, visit: americanexpress.com/pbc.

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

Amount Due $5,595.84

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

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

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

Payments: Payments received after 5:00 p.m. may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **FC** on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7%.** This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. 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If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is $1.00 or more. **New York residents** may contact the New York Banking Departmentat to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

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1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
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If correct on front do not use

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- **For Name or Company Name changes, please call the Customer Service number on the back of your Card.**
- **If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.**
- **Please print clearly in blue or black ink only in the boxes provided.**

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

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

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

Due in Full continued

Amount $

Due in Full Activity for MARGARET HUNTER

Card XXXX-XXXXX2-21011

04/15/10	EXPEDIA*130950213722800-397-3342 TRAVEL AGENCY	-726.28 Credit
04/15/10	EXPEDIA*131071407726800-397-3342 TRAVEL AGENCY	-909.32 Credit
05/02/10	EXPEDIA*130950300994800-397-3342 TRAVEL AGENCY	-749.89 Credit
04/15/10	AARON BROTHERS #045 LA MESA 999-999-9999	314.93
04/17/10	EXPEDIA*131907333063800-397-3342 TRAVEL AGENCY	341.16
04/19/10	AARON BROTHERS #045 LA MESA 999-999-9999	133.55
04/23/10	COSTCO WHSE #0469 00LA MESA 6196678502	394.34
04/23/10	MCDONALD'S F2441 000SANTEE 7606440024	12.15
04/26/10	#06771 ALBERTSONS 00EL CAJON 6195793127	64.72
04/26/10	HOWARDS BAKERY - NEWEL CAJON MISC FOOD STORE	73.50
04/27/10	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645172708346 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE	25.00
04/27/10	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645173311282 Passenger Name: HUNTER Daughter 2 Document Type: EXCESS BAGGAGE	25.00
04/27/10	HUDSON NEWS O'HARE JDESPLAINES 2019395050 Description Price NEWS DEALERS/NEWSST 39.65	39.65
04/27/10	GIFTS ETC - T1 33417SAN DIEGO 858-581-3566 Description GIFT ITEMS	24.04
04/27/10	MANCHU WOK T1C255535CHICAGO 773-6866180 FOOD 20.09	20.09
04/27/10	GLOBAL NEWS/ZO086516SAN DIEGO 619-2315100	6.50
04/27/10	STARBUCKS UAL 081558SAN DIEGO 619-2315100 FOOD 21.18	21.18

Continued on reverse

Due in Full continued

		Amount $
04/28/10	AMERICAN AIRLINES ATLANTA GA AMERICAN AIRLINES From: DULLES ARPT DC To: DALLAS/FT WORTH TX COLORADO SPRINGS C Carrier: AA AA Class: QA QA Ticket Number: 00178858160040 Date of Departure: 04/29 Passenger Name: MILLER/BOZENA Document Type: PASSENGER TICKET	226.40
04/29/10	UNITED AIRLINES WASHINGTON DC UNITED AIRLINES Routing Details Not Available Ticket Number: 01645172488141 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE	25.00
04/29/10	UNITED AIRLINES WASHINGTON DC UNITED AIRLINES Routing Details Not Available Ticket Number: 01645171633964 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE	25.00
04/29/10	LINDBERGH PARKING, ISAN DIEGO 6192911508 Description: PARKING FEES Price: 73.00	73.00
04/29/10	HOUSE GIFT SHOP 0000WASHINGTON 2022253520 Description REFER TO RECEIPT	235.80
04/29/10	HERTZ CAR RENTAL WASHINGTON Location / Date Rental: WASHINGTON 10/04/27 Return: WASHINGTON 10/04/29 Agreement Number: 161250865 Renter Name: HUNTER /MARGARET	293.39
04/30/10	OMNI HOTELS SHOREHAMWASHINGTON Arrival Date: 04/27/10 Departure Date: 04/29/10 00000000 LODGING	114.64
04/30/10	OMNI HOTELS SHOREHAMWASHINGTON Arrival Date: 04/27/10 Departure Date: 04/29/10 00000000 LODGING	141.57
04/30/10	PARTY CITY #524 0000EL CAJON 9734538600 Description REFER TO RECEIPT	307.77
05/01/10	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 25.0000;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1	25.00
05/02/10	SCI VENDING 1343 542SAN DIEGO 8003289006 Description: EQUIPMENT,TOOLS REN Price: 3.00	3.00

Total of Due in Full Activity for MARGARET HUNTER **580.89**

Continued on next page

Due in Full continued

Amount $

Due in Full Activity for DUNCAN D HUNTER

Card XXXX-XXXXX2-22027

04/09/10	HARNEY SUSHI 2262842SAN DIEGO 619-295-3272 Description FOOD/BEVERAGE	230.01
04/10/10	JACK AND GIULIOS ITASAN DIEGO 619-294-2074	95.90
04/11/10	HYATT HOTELS VALENCIVALENCIA Arrival Date Departure Date 04/11/10 04/12/10 00000000 LODGING	25.95
04/11/10	HYATT HOTELS VALENCIVALENCIA Arrival Date Departure Date 04/11/10 04/12/10 00000000 LODGING	172.22
04/12/10	UNITED AIRLINES DETROIT MI UNITED AIRLINES Routing Details Not Available Ticket Number: 01640677686103 Passenger Name: HUNTER/Daughter 2 Document Type: SPECIAL SERVICE TICKET	25.00
04/12/10	UNITED AIRLINES DETROIT MI UNITED AIRLINES Routing Details Not Available Ticket Number: 01640620656506 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET	49.00
04/12/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA WASHINGTON DC UA K4 SAN DIEGO CA UA K4 Ticket Number: 01621061498312 Date of Departure: 04/27 Passenger Name: HUNTER/Daughter 2 Document Type: PASSENGER TICKET	821.40
04/12/10	TPC AT VALENCIA (GOLVALENCIA PUBLIC GOLF COURSE	252.06
04/12/10	TPC AT VALENCIA (F&BVALENCIA PUBLIC GOLF COURSE FOOD/BEVERAGE 31.50	31.50
04/12/10	TPC AT VALENCIA (F&BVALENCIA PUBLIC GOLF COURSE FOOD/BEVERAGE 30.00	30.00
04/12/10	TPC AT VALENCIA (F&BVALENCIA PUBLIC GOLF COURSE FOOD/BEVERAGE 9.15	9.15
04/12/10	HYATT HOTELS VALENCIVALENCIA Arrival Date Departure Date 04/12/10 04/13/10 00000000 LODGING	30.08

Continued on reverse

Due in Full continued

		Amount $
04/13/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC / SAN DIEGO CA Carrier: UA / UA Class: K4 / K4 Ticket Number: 01621061983390 Date of Departure: 04/27 Passenger Name: HUNTER/MARGARET Document Type: GROUP TICKET	150.00
04/15/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC / SAN DIEGO CA Carrier: UA / UA Class: K4 / K4 Ticket Number: 01621062937103 Date of Departure: 05/05 Passenger Name: HUNTER/MARGARET Document Type: GROUP TICKET	150.00
04/15/10	EXPEDIA*131880008219800-397-3342 TRAVEL AGENCY	682.32
04/24/10	MCDONALD'S F4855 000RAMONA 7607895490	3.55
04/27/10	THE CAPITAL GRILLE 8WASHINGTON 2027376200 FOOD/BEVERAGE 189.20 TIP 25.00	214.20
04/27/10	SHELLY'S BACK ROOM 4WASHINGTON 202-737-3003 Description FOOD/BEVERAGE	78.85
04/28/10	THE CAPITAL GRILLE 8WASHINGTON 2027376200 FOOD/BEVERAGE 814.28 TIP 170.00	984.28
04/29/10	TRAVEL TRADERS 0230 WASHINGTON 2022341004 Description GENERAL MERCHANDISE	24.96
04/30/10	Sycuan Resort - GolfEl Cajon (619)442-3425 Description REFER TO INVOICE	26.00
04/30/10	Sycuan Resort - GolfEl Cajon (619)442-3425 Description REFER TO INVOICE	45.30
05/03/10	RANCHO BERNARDO F&B SAN DIEGO 8586758500 FOOD/BEVERAGE 138.93 TIP 30.00	168.93
05/03/10	TOWN & COUNTRY REST.SAN DIEGO 6192917131 FOOD/BEVERAGE 20.66 TIP 5.00	25.66
05/04/10	N F L BAR SAN 080030SAN DIEGO 619-2315100 FOOD 9.69	9.69

Continued on next page

Due in Full continued		Amount $
05/09/10	HARRY'S COFFEE SHOP LA JOLLA RESTAURANT Description 526591	47.70
Total of Due in Full Activity for DUNCAN D HUNTER		**4,383.71**
Total Due in Full Activity		**5,595.84**

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Membership Rewards® Monthly Statement and Program News

MEMBERSHIP rewards

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-AXP-EARN (297-3276)

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

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

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

Total Points Balance
75,550

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

Points Earned this Period
10,489

Account Summary

Opening points balance	64,717
Points earned this period	+10,489
Points used this period	0
Reinstated points and adjustments	+344
Total points balance	=75,550

Points Earned this Period

03/01/10 - 03/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	4,980	1,702 PREMIER REWARDS AIRLINE 3X PR3	6,682
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21011	1,947	320 PREMIER REWARDS AIRLINE 3X PR3	2,267
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21029	1,540	0	1,540
Totals	8,467	2,022	**10,489**

Reinstated Points and Adjustments

03/01/10 - 03/31/10	Number of Points	Date
Prem Gold Spend Adj	344	3/10/10
Total	344	

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

Spring into Rewards and Save!

SPRING INTO REWARDS
[ONLINE BETWEEN MAY 1 AND JUNE 30, 2010]

This spring save on select rewards when you use Membership Rewards® points between May 1 and June 30, 2010.

Claim your reward online at:
membershiprewards.com/myrewards

Offers valid for solicited U.S. Membership Rewards program enrollees only. Offers must be redeemed online between 5/1/2010 and 6/30/2010, are not transferable or combinable with other offers, and may be altered and/or terminated at any time without notice. All Card accounts linked to an enrollee's program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to each offer. Visit **membershiprewards.com/myrewards** for all offer details. Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

Big Brands. Big Selection. Big Sale.

Visit **membershiprewards.com/myrewards** to use points and save.

(MR Message 3928)

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.

AMERICANA MANHASSET

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

Shop AmericanaManhasset.com's exclusive, hand-picked selection of hip and luxurious items from HIRSHLEIFER'S, a one-of-a-kind boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Balenciaga, Mark Davis, Lucien Pellat-Finet, Aurora Lopez, and more!

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

Shop online!
www.Americana Manhasset.com

(MR Bonus ID 8444)

Callaway® GOLF

Get a $100 Callaway Golf® Gift Card When You Redeem for a Callaway Golf uPro GPS

The uPro uses state-of-the art technology with GPS, aerial and satellite photography of thousands of golf courses. The uPro's 2.2 inch color screen displays golf course hazards, multiple viewpoints of the fairway, and accurately generates distance markers. With no additional drivers or software to install and easy-to-use features, the uPro is the perfect tool to improve your golf game. Redeem NOW and get a $100 Callaway Golf gift card that can be redeemed online at **www.callawaygolf.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.

Visit **membershiprewards.com** or call **1-800-AXP-EARN** (**297-3276**) and redeem 55,500 points with reward code **LINK825**.

(MR Message 3938)

BRITISH AIRWAYS

Transfer Points to British Airways

From Abbey Road to Piccadilly Circus, London's calling--and now that American Express has teamed up with British Airways, it's never been easier for you to answer. Transfer points to British Airways and redeem for flights to London and beyond!

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.

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

(MR Message 3922)

Redeem Membership Rewards® Points for California Pizza Kitchen Gift Cards!

Redeem Membership Rewards points to purchase California Pizza Kitchen gift cards. California Pizza Kitchen provides a wide range of signature hearth-baked pizzas, to creative salads, pastas, soups and sandwiches. With items like the Pear and Gorgonzola Pizza, The Works Pizza and Thai Crunch Salad, CPK is sure to have something to delight everyone's taste buds.

To find a location near you, visit **www.cpk.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.

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

(MR Message 3932)

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.

CustomExtras™

DiscoverAmerica

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MAY 3 – JUNE 4

OFFICIAL CARD of DISCOVER AMERICA

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Every weekday from May 3 to June 4, 2010, go to **DailyGetaways.com/Travel** to:

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- Choose savings from dozens of **top travel brands**, for purchase from Discover America®, and use them any time at hundreds of destinations across America

Don't let these getaways get away from you.
Bid before today's auction closes at **DailyGetaways.com/Travel**

Terms & Conditions apply to individual offers. See site for details.

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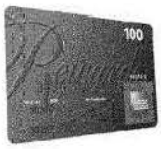
Auto Parts Warehouse - Free shipping on most car and truck parts and accessories. Visit us at **www.autopartswarehouse.com** or call **888-279-0864**.

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 113469)

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.

Sign up for DIRECTV and get a $100 value reward card.



Receive an American Express®-branded reward card worth $100 when you use any American Express Card to subscribe to any DIRECTV® service by June 30, 2010. **Packages start at only $29.99/month*.**

Call DIRECTV today at 1-800-810-3776.

DIRECTV.

Terms and Conditions: Must call 1-800-810-3776 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 6/30/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except taxicabs, water taxis, limousine services and ATMs. Reward card valid for 12 months, unused point balances expire, subject to applicable law. Reward card is point based, 1 point = $1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward card issued by American Express Incentive Services, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. *Lease required; fee $5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at www.directv.com/legal and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

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(CE 113516)

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Premier Rewards Gold Card

81,484 Membership Rewards® Points Available
at 06/10/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
BRUCE E YOUNG

Account Number
XXXX-XXXXX2-21003

Closing Date
06/10/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
5,595.84	-5,595.84	+4,545.18	4,545.18

Please Pay By 06/25/10

Please refer to page 2 for important information regarding your account

To manage your card account online or to pay your bill, please visit us at **www.americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

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- Pay now or schedule payment for a later date

Activity

* Indicates posting date

		Amount $
05/21/10*	ONLINE PAYMENT - THANK YOU	-5,595.84

Due in Full Activity for BRUCE E YOUNG
Card XXXX-XXXXX2-21003

			Amount $
05/13/10	Fry's Electronics InSan Diego Fry's Electronics Inc. -		61.79

Total of Due in Full Activity for BRUCE E YOUNG **61.79**

Due in Full Activity for MARGARET HUNTER
Card XXXX-XXXXX2-21011

05/11/10	OLIVE GARDEN #1301 0LA MESA 6194607221		60.18
	FOOD/BEVERAGE	52.18	
	TIP	8.00	

Continued on Page 3

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

Do not staple or use paper clips

Payment Coupon

Account Number
XXXX-XXXXX2-21003

Please Pay By: 06/25/10

To Pay by Computer, visit: americanexpress.com/pbc.

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

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Amount Due $4,545.18

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

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

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

Payments: Payments received after 5:00 p.m. may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **FC** on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2.7%.** This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is $1.00 or more. **New York residents** may contact the New York Banking Departmentat to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

To Pay By Phone
1-800-472-9297

Customer Service
1-800-327-2177
24 hours/7 days

Lost or Stolen Card
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

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FAX: 1-800-695-9090
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Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

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Payments
BOX 0001
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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 or Company Name changes, please call the Customer Service number on the back of your Card.**
- **If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.**
- **Please print clearly in blue or black ink only in the boxes provided.**

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)

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

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

Due in Full continued

		Amount $
05/12/10	WHITE HOUSE HISTORIC202-7378292 DIRECT MKTG MISC	235.50
05/12/10	U S CAPITOL HIST SOSWASHINGTON 202-534-8919	633.03
05/18/10	COSTCO WHSE #0469 00LA MESA 6196678502	367.95
05/19/10	TARGET 1485 1485 SANTEE DISCOUNT STORE	307.72
05/19/10	COSTCO WHSE #0403 00SANTEE 6239999999	156.25
05/20/10	SHELL OIL 5744272920EL CAJON AUTO FUEL DISPENSER	80.00
05/24/10	LA Quinta Resort & CLa Quinta Arrival Date / Departure Date 05/22/10 / 05/23/10 00000000 LODGING	26.64
05/24/10	COSTCO WHSE #0469 00LA MESA 6196678502	418.27
05/27/10	SHELL OIL 5744272920EL CAJON AUTO FUEL DISPENSER	55.06
05/27/10	JACK IN THE BOX 3064EL CAJON 800-955-5225 Description FAST FOOD REST	22.55
06/09/10	WESTGATE 00000000012SAN DIEGO 6192381818	54.59
06/09/10	SHELL OIL 5744272920EL CAJON AUTO FUEL DISPENSER	80.00
06/09/10	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE 165.62 TIP 15.00	180.62
06/09/10	1-800-FLOWERS.COM 800-468-1141 FLORAL PROD	76.06

Total of Due in Full Activity for MARGARET HUNTER **2,754.42**

Due in Full Activity for DUNCAN D HUNTER

Card XXXX-XXXXX2-22027

05/10/10	COTTONWOOD AT RANCHOEL CAJON 6194429891 FOOD/BEVERAGE 26.00 TIP 8.00	34.00
05/14/10	DULLES NEWS AND GI 5DULLES 7035721822 Description / Price NEWSSTANDS / 4.92	4.92
05/16/10	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA To: WASHINGTON DC NOT AVAILABLE Carrier: UA Class: HU Ticket Number: 01621077901670 Date of Departure: 05/16 Passenger Name: HUNTER/DUNCAN Document Type: PASSENGER TICKET	1,404.70

Continued on reverse

Due in Full continued

			Amount $
05/16/10	JACK IN THE BOX 90 1SAN DIEGO 800-955-5225 Description FAST FOOD REST		31.12
05/17/10	N F L BAR SAN 080030SAN DIEGO 619-2315100 FOOD	29.61	29.61
05/17/10	GIFTS ETC - T1 33417SAN DIEGO 858-581-3566 Description GIFT ITEMS		12.16
05/17/10	BURGER KING #3581 45GREENBELT 301-552-1555 Description FAST FOOD REST		13.20
05/21/10	DULLES INT'L AIRPORTWASHINGTON 7035728422 Description Price NEWS DEALERS/NEWSST 15.42		15.42
05/24/10	BRIOCHE DOREE 084842SAN DIEGO 619-2315100 FOOD	7.60	7.60
05/24/10	DULLES NEWS AND GI 5DULLES 7035721822 Description Price NEWSSTANDS 19.50		19.50
05/24/10	GIFTS ETC - T1 33417SAN DIEGO 858-581-3566 Description GIFT ITEMS		7.05
05/25/10	HOUSE MEMBERS DININGWASHINGTON CATERER FOOD/BEVERAGE TIP	61.35 12.00	73.35
06/01/10	PARADIES #390 QDULLES CARD & SOUVENIR STORE		10.11
06/08/10	N F L BAR SAN 080030SAN DIEGO 619-2315100 FOOD	14.29	14.29
06/08/10	THE COUNTRY CLUB AT MITCHELLVILLE 301-249-8521		51.94

Total of Due in Full Activity for DUNCAN D HUNTER **1,728.97**

Total Due in Full Activity **4,545.18**

Membership Rewards® Monthly Statement and Program News

MEMBERSHIP rewards

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-AXP-EARN (297-3276)

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

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

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

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.

Total Points Balance
81,484

Points Earned this Period
5,934

Account Summary

Opening points balance	75,550
Points earned this period	+5,934
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=81,484

Points Earned this Period

04/01/10 - 04/30/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	4,644	114 PREMIER REWARDS AIRLINE 3X PR3	4,758
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21011	675	0	675
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	501	0	501
Totals	5,820	114	**5,934**

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

Big Brands. Big Selection. Big Sale

SPRING INTO REWARDS
[ONLINE BETWEEN MAY 1 AND JUNE 30, 2010]

Save on select rewards this spring when you use Membership Rewards® points between May 1 and June 30, 2010.

Claim your reward online at:
membershiprewards.com/myrewards

Offers valid for solicited U.S. Membership Rewards program enrollees only. Offers must be redeemed online between 5/1/2010 and 6/30/2010, are not transferable or combinable with other offers, and may be altered and/or terminated at any time without notice. All Card accounts linked to an enrollee's program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to each offer. Visit **membershiprewards.com/myrewards** for all offer details. Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

Spring Into Rewards and Save! Visit **membershiprewards.com/myrewards** to use points and save.

(MR Message 3968)

Save 11% on a Canon 12.1 Megapixel Digital Camera with 5x Optical Zoom

Canon

This camera is a show off, with the looks and smarts that make you want to carry it out in the open for everyone to see. Features a 3" wide touch panel PureColor System LCD, Active Display for quickly switching between images during playback with a shake of the camera, ultra-wide 24mm lens, Optical Image Stabilizer, and 720p HD movie shooting capability. Includes 2GB SD memory card, battery, charger, wrist strap, USB/AV cables, and CD-ROM. Save 6,700 points when you redeem now!

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

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 53,500 points for reward code **RY6484**.

(MR Message 3969)

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.

Receive a $50 TaylorMade Gift Card with Redemption!

TaylorMade's most forgiving iron ever is engineered to help slower swingers launch the ball higher and carry it longer. The iron is ultra-forgiving on every type of off-center hit and the wide beveled sole offers great playability while establishing a low CG. The generous offset helps straighten a slide and promote a distance-enhancing draw, and the low-profile long-iron design makes it easy to launch on a high, long, soft-landing flight. Redeem now and receive a $50 TaylorMade gift card!

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

Visit **membershiprewards.com** or call **1-800-AXP-EARN** (**297-3276**) and redeem 75,900 points for reward code **PAMC213**.

(MR Message 3970)

Don't Let Today Get Away - Redeem Points for $25 Bonefish Grill Gift Cards

Any reason is a good reason to visit Bonefish Grill. Consider our impeccable fish. Variety of innovative favorites. Wood-grilled specialties. Bar-fresh cocktails. Chef's coat service without the stuffiness. All offered at a surprisingly good value in a stylish environment.

This gift card may only be used at all participating Bonefish Grill Restaurants. This gift card may not be used to purchase a gift card. This gift card has no cash value. Gift cards cannot be replaced if lost or stolen. Limit of two gift cards per visit. For balance inquiry, please call **1-800-242-5353** or visit **www.BonefishGrill.com**

So don't let today get away. Head to Bonefish Grill tonight. Visit **www.BonefishGrill.com** to find your nearest location and other valuable information.

(MR Message 3985)

Redeem Membership Rewards® Points and Shop with west elm

west elm offers a world of modern design at a great price. From clean-lined furniture and organic bedding to rugs, lamps, and table-top collections, west elm combines natural and global influences in fresh, accessible collections--season after season. Redeem Membership Rewards points for a west elm gift card today.

1) Cards may not be redeemed for cash or applied as payment to any account, unless required by law. 2) west elm® cannot accept responsibility for cards lost, damaged or stolen, or any unauthorized use of cards. 3) Acceptance of this card constitutes acceptance of these terms and conditions, which may change at any time.
4) Cards may be used for making purchases in stores in the United States, by phone, via the catalog, or online. Participating partners and available rewards are subject to change without notice.

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

(MR Message 3982)

Transfer Points to British Airways

From Abbey Road to Piccadilly Circus, London's calling--and now that American Express has teamed up with British Airways, it's never been easier for you to answer. Transfer points to British Airways Executive Club and redeem for flights to London and beyond!

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.

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

(MR Message 3973)

Redeem Points for Cathay Pacific and Experience Asia Like Never

Redeem Membership Rewards® points for a trip on Cathay Pacific to Hong Kong and immerse yourself in the living culture of unrivalled shopping, superb dining and a unique blend of Eastern and Western heritage.

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.

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

(MR Message 3977)

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.

CustomExtras™

Now Accepting American Express® Cards!

H&M - Now accepting American Express Cards in all of our U.S. and Canadian locations. Fashion and quality at fantastic prices. To find a store near you, please visit us at **www.hm.com**

Quality Social - A sophisticated dive bar featuring American-European street food, full bar, lounge, and entertainment. 789 6th Ave., San Diego, CA. **619-501-7675**.

Spa Velia - Voted "Best Day Spa" in San Diego. An intimate old-world boutique spa destination. 401 W A St., Ste 180, San Diego, CA. **619-235-0000**. **www.spavelia.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 113647)

Seduction at St. Regis

ST REGIS

Embrace romance in an alluring setting with a two-night stay where even the smallest gestures can create indelible memories. While in residence, our guests will enjoy:

- A bottle of chilled wine
- Breakfast for two each morning
- Accommodations adorned with freshly cut flowers

To receive this offer, purchase must be charged in full to any American Express® Card. Offer expires 12/31/10. Offer valid at participating St. Regis Hotels & Resorts. A minimum stay of two nights is required. Offer includes champagne and flowers upon arrival and daily in-room continental breakfast for two. Must be 21 years of age or older to receive alcohol offer. Additional terms and conditions may apply. Please visit **www.stregis.com/romance** to book and view all terms and conditions.

For reservations, please reserve online, call **1-877-STREGIS** (**877-787-3447**) or contact your travel professional.

(CE 113676)

Enjoy More with Stay More

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

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

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

(CE 113675)

Sign up for DIRECTV and get a $100 value reward card.

Receive an American Express®-branded reward card worth $100 when you use any American Express Card to subscribe to any DIRECTV® service by July 31, 2010. **Packages start at only $29.99/month*.**

Call DIRECTV today at 1-800-375-0648.

DIRECTV.

Terms and Conditions: Must call 1-800-375-0648 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 7/31/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except taxicabs, water taxis, limousine services and ATMs. Reward card valid for 12 months, unused point balances expire, subject to applicable law. Reward card is point based, 1 point = $1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward card issued by American Express Incentive Services, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. *Lease required; fee $5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at www.directv.com/legal and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

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.

What's inside the box today?

dailywish Products you want. Prices you wish for.

Savings all the time, all year round. Plus, three days a week, a fresh collection of hand picked products, from electronics to fashion and travel, goes on sale at savings of up to 50% off. Visit **dailywish.com/dreambig** and use your American Express® Card.

Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on amexnetwork.com/dailywishterms. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express® Card.

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.

Premier Rewards Gold Card **DUPLICATE COPY**

BRUCE E YOUNG
Closing Date 07/11/10

Account Ending 2-21003

New Balance	**$4,081.46**
Please Pay By	**07/26/10**

See page 2 for important information about your account.

WELCOMED TO RENT A CAR AND FILL UP ITS TANK.

YOUR AMERICAN EXPRESS® CARD IS WELCOMED FOR CAR RENTALS AND AT GAS STATIONS. WHETHER GETTING AWAY FOR THE WEEKEND OR FILLING UP THE TANK TO RUN ERRANDS, REMEMBER TO USE YOUR CARD EVERY DAY.

EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT AMEXNETWORK.COM/WELCOME

Membership Rewards® Points
As of 07/11/10
105,313

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$4,545.18
Payments/Credits	-$4,545.18
New Charges	+$4,081.46
Fees	+$0.00
New Balance	**$4,081.46**

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

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

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Please Pay By
07/26/10

Amount Due
$4,081.46

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

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

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

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

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
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 Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email (optional)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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

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

BRUCE E YOUNG
Closing Date 07/11/10

Account Ending 2-21003

Payments and Credits

Summary

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

Detail

*Indicates posting date

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

New Charges

Summary

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

Detail

BRUCE E YOUNG
Card Ending 2-21003

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

MARGARET HUNTER
Card Ending 2-21011

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

Continued on reverse

Detail Continued

			Amount
06/25/10	U S CAPITOL HIST SOSWASHINGTON 202-534-8919		$347.15
06/28/10	TARGET STORES 304 03EL CAJON DISCOUNT STORE		$135.64
06/28/10	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY		$38.13
06/28/10	CHEVRON G&M OIL, LLCEL CAJON 6196319000 Description Price FUEL/MISCELLANEOUS $45.01		$45.01
06/28/10	LA SALSA #95 QLA MESA 619-589-6696 Description EXPRESS PAY SV		$14.78
06/29/10	7-ELEVEN 16439 00071EL CAJON 619-443-5993 Description Price GAS/MSC95 30513920 $15.71		$15.71
06/30/10	ATTM*192683191PAC 32MIDLAND 800-331-0500 Description TELEPHONE SERV		$122.58

DUNCAN D HUNTER
Card Ending 2-22027

			Amount
06/11/10	APPLE STORE 213 CHULA VISTA COMPUTER STORE		$995.40
06/11/10	AT&T 328007895993 ALPHARETTA 800-331-0500 Description TELECOMMUNICAT		$29.99
06/15/10	BULL FEATHERS RESTAUDISTRICT OF C 202-488-2701 TIP	$10.00	$60.01
06/16/10	VOLTA LIVE 1740300758009186582 402-935-7733 Description GENERAL		$100.00
06/16/10	VOLTA LIVE 1740300758009186582 402-935-7733 Description GENERAL		$20.00
06/22/10	DULLES NEWS AND GI 5DULLES 7035721822 Description Price NEWSSTANDS $21.28		$21.28
06/22/10	ART AND SOUL AT LIAIWASHINGTON 202-638-1616		$62.34
06/23/10	CAPITOL CITY BREWINGARLINGTON RESTAURANT FOOD/BEVERAGE TIP	$51.40 $11.00	$62.40

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/10

Account Ending 2-21003

Detail Continued

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

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$0.00
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

DUPLICATE COPY

Membership Rewards® Monthly Statement and Program News

MEMBERSHIP rewards

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-AXP-EARN (297-3276)

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

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

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

Total Points Balance
105,313

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

Points Earned this Period
23,829

Account Summary

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

Points Earned this Period

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

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

AMERICANA MANHASSET

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

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

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

Shop online!
www.americana manhasset.com

(MR Bonus ID 8444)

DESTINATION HOTELS & RESORTS

Earn Double Points for Spa Getaways at Three Exclusive Resorts

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

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

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

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.

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

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

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

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

(MR Message 4585)

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

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

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

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

(MR Message 4584)

Save 18% on Shure SE210 Sound Isolating Earphones

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

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

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

(MR Message 4587)

Use Membership Rewards® Points for American Express® Gift Cards

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

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

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

(MR Message 4592)

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

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

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

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

(MR Message 4586)

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PAY WITH POINTS

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Terms and Conditions

1. American Express hotel rates are so low, we guarantee that you won't find a better deal on the same room, at the same hotel, on the same dates. If you do, we'll either pay you the difference or allow you to cancel your reservation and receive a refund on your booking.

2. To be eligible to earn double points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your air, Lowest Rates Guaranteed hotel, Complete Trip (flight + hotel packages), American Express Vacations package and cruise reservations on an eligible, enrolled American Express® Card through americanexpress.com/travel. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. **Bonus ID 3218** (Air, Hotel, and Complete Trip); **Bonus ID 5432** (Cruise); **Bonus ID 3738** (American Express Vacations Packages). Bonus points will be credited to your program account 10-12 weeks after completion of travel. Some American Express Cards are not eligible for enrollment in the program. Terms and Conditions for the Membership Rewards program apply. For more information on the Membership Rewards program, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). Participating partners and available rewards are subject to change without notice.

3. To use Membership Rewards Pay with Points, you must charge travel with an enrolled Card at American Express Travel. Points will be debited from your program account and a credit for the corresponding dollar amount will be issued to the Card account you used. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain on the Card account. Minimum redemption of 5,000 points. Membership Rewards program Terms and Conditions apply; see membershiprewards.com/terms.

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LA RED CARPET SUMMER

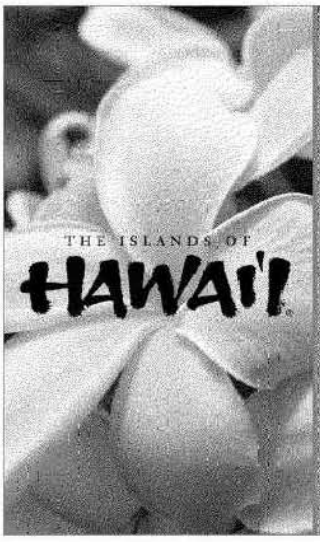
Take advantage of The LA Red Carpet Hotel Package, which includes a FREE 3rd night plus a complimentary breakfast for two when you book two nights at a participating hotel with your American Express® Card. Youll also receive Red Envelope Offers with additional savings.

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

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

Book now at **www.discoverlosangles.com/redcarpet/**

(CE 113819)



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(CE 113826)

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Premier Rewards Gold Card **DUPLICATE COPY**

BRUCE E YOUNG
Closing Date 08/11/10

Account Ending 2-21003

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

See page 2 for important information about your account.

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

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

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

Membership Rewards® Points

As of 08/11/10

112,885

For details, please see your Membership Rewards page.

Account Summary

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

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

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

Days in Billing Period: 31

Customer Care

Pay by Computer
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Customer Care
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Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Enter account number on all documents.
Make check payable to American Express.
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BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Please Pay By
08/26/10

Amount Due
$3,108.35

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted]

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

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

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

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

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