Detail Continued

♦ - denotes Pay Over Time activity

		Amount
06/06/11	WENDYS-CLAIREMONT QSAN DIEGO CA 8656911393 Description RESTAURANT CHARGES	$7.70
06/08/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: K6, K6 Ticket Number: 01621264944175; Date of Departure: 07/06 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$481.40 ♦
06/08/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: K6, K6 Ticket Number: 01621264944186; Date of Departure: 07/06 Passenger Name: HUNTER/ Son Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$481.40 ♦
06/08/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: K6, K6 Ticket Number: 01621264944190; Date of Departure: 07/06 Passenger Name: HUNTER/ Daughter 2 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$481.40 ♦
06/08/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: K6, K6 Ticket Number: 01621264944201; Date of Departure: 07/06 Passenger Name: HUNTER/ Daughter 1 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$481.40 ♦
06/09/11	BEST BUY CO 184 EL CAJON CA ELECTRONICS STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$307.21 ♦

Fees

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

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$175.00
Total Interest in 2011	$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003

Notice of Changes to Your Cardmember Agreement

The terms of your account are subject to change in accordance with the Cardmember Agreement ("Agreement") governing your account referenced in or with this notice. Any language in the Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any additional Cardmembers on your account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

Pay Over Time Minimum Due

We are changing how we calculate your Pay Over Time Minimum Due. Your Pay Over Time Minimum Due will be at least $35. However, it will not exceed the Pay Over Time New Balance shown on the statement.

Effective August 1, 2011, line "(3)" of the *How we calculate your Minimum Payment Due* section in Part 2 of your Cardmember Agreement is deleted and replaced with "(3) $35." The same change applies to the EXAMPLE: Pay Over Time Minimum Due shown in that section.

Also effective August 1, 2011, the dollar amount shown in the last paragraph of *Adjusting your Pay Over Time Minimum Due* is deleted and replaced with "$210."

Returned Payment Fee

We are not making any changes to the Returned Payment Fee, however, we have made some clarifications to the language. We are including the revised section for your convenience.

Effective immediately, the *Returned Payment Fee* section on Page 2 of Part 1 of your Cardmember Agreement is deleted and replaced with the following:

> "Up to $35. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is $25. If you do this again within the same billing period or the next 6 billing periods, the fee is $35. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a Penalty APR. See Penalty APR for new transactions above."

Late Payment Fee

We are not making any changes to the Late Payment Fee, however, we have made some clarifications to the language. We are including the revised section for your convenience.

Effective immediately, the *Late Payment Fee* section on Page 2 of Part 1 of your Cardmember Agreement is deleted and replaced with the following:

> "Up to $35 or 2.99% of the amount past due. If you do not pay the Amount Due on a billing statement before the 10th day after the next Closing Date, you will be charged a late payment fee. This fee will be $25, or $35 for a subsequent late payment in the next 6 billing periods. In addition, if you do not pay an Amount Due for two billing periods in a row, we will charge the greater of $35 or 2.99% of the amount past due. The late fee will not exceed the Minimum Payment Due. Paying late may also result in a Penalty APR. See Penalty APR for new transactions and Penalty APR for existing balances above."

Prepared for BRUCE E YOUNG **Account Number** [redacted]

Total Points Balance	**196,872**
Points Earned this Period	**4,310**

Questions About Your Account?

membershiprewards.com

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

Account Summary

April 1, 2011 - April 30, 2011

Opening Points Balance	192,562
Points Earned this Period	+4,310
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**196,872**

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

Did You Know?

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

Earn 3X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

April 1, 2011 - April 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	0	**0**	0
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-21011	137	**0**	137
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	3,187	**2** PREMIER REWARDS GAS GROCERY 2X PR2	4,173
		984 PREMIER REWARDS AIRLINE 3X PR3	
Total	**3,324**	**986**	**4,310**

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

Save 10% or More on Hot Merchandise

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

Save 10% or more.

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

(MR Message 6580)

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.

Earn 2X Points When You Rent from National Car Rental

National Car Rental

To automatically earn 2X points every time you pay for your rental with an eligible American Express® Card, enroll in The Emerald Club by National Car Rental or log on to your existing account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "**AMEX**" as your Frequent Traveler Number.

Offer valid through 12/31/11. To be eligible to get bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information, visit membershiprewards.com/terms

Bonus ID: **5601**. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts.

Visit **membershiprewards.com/national** To earn the bonus,you must request to earn Membership Rewards as your loyalty bonus at the time of rental or reservation; no other bonus points/miles can be awarded on the same rental (MR Bonus ID 5601)

A World of Style. Now Pocket Sized. Redeem Membership Rewards® Points for a Saks Gift Card

Saks Fifth Avenue

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at their 47 stores, 58 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

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

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

(MR Message 6586)

JetBlue Gives You More Destinations to Explore This Summer

jetBlue AIRWAYS

Whether your idea of summer fun is the laid-back vibe of Martha's Vineyard or the wilds of Alaska, JetBlue takes you there with our expanded summer schedule. We're now flying daily between New York (JFK) and Martha's Vineyard and between Long Beach and Anchorage, Alaska, with connections available nationwide. Seasonal service to both destinations runs through Labor Day, giving you more places to explore--and more ways to redeem TrueBlue® points.

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/jetblue** and transfer Membership Rewards points to JetBlue TrueBlue points today.

(MR Message 6579)

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

Crate&Barrel

At Crate and Barrel, you'll find contemporary classic designs in furniture and home furnishings--plus, a special collection of unique and exceptional things to give and share. For the store nearest you, call **1-800-996-9960** or visit them at **www.crateandbarrel.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.

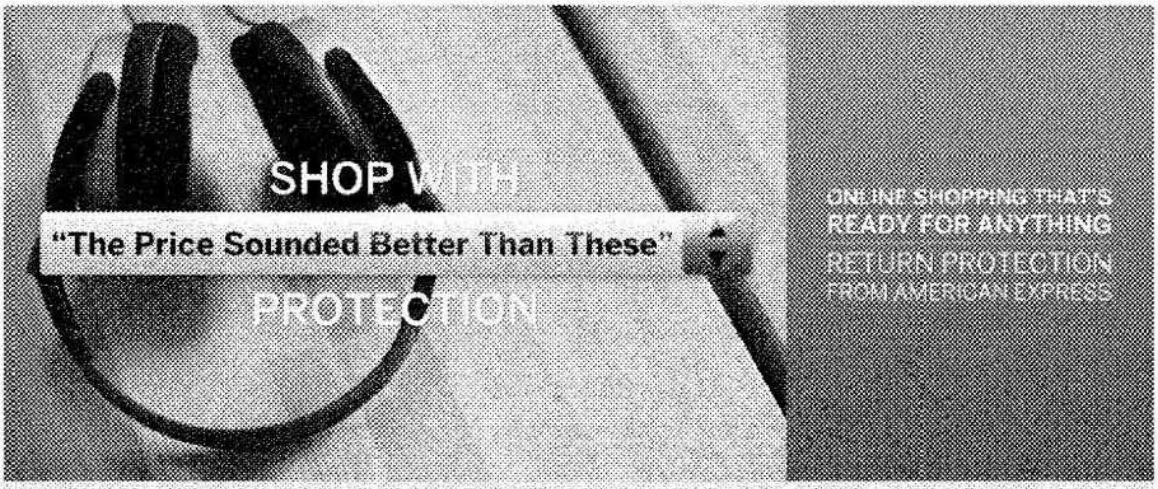
To start redeeming today, log on to **membershiprewards.com/crate** or call **1-800-AXP-EARN (297-3276).**

(MR Message 6588)

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

BRUCE E YOUNG
Closing Date 06/10/11

Account Ending 2-21003



When you shop online, what you buy doesn't always arrive as expected. But American Express covers you with Return Protection every time you use your Card for your entire eligible purchase. You get a full 90 days to make returns, and if the merchant won't take it back, we can help make it right.

That's shopping with the confidence of American Express.

See all the ways your Card can cover the things you buy at
americanexpress.com/shopwithprotection

Coverage is limited to 90 days from purchase, up to $300 per item and up to a maximum of $1,000 per Cardmember account per calendar year. Shipping and handling charges will not be reimbursed. Subject to additional terms, conditions and exclusions.

U098:0001

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

Now Accepting American Express® Cards!

Orient Expressed - Shop children's clothing, home décor and gifts online or at our retail store in New Orleans at 3905 Magazine Street. **1-888-856-3948** or **www.orientexpressed.com**

Rawhide Ranch - Come home to Rawhide Ranch, where we focus on horses, kids and character. Camp programs for ages 7 to 15. 6987 W. Lilac Rd., Bonsall, CA. **760-758-0083.**

Herman Cook Volkswagen - Proudly serving San Diego County since 1967. 1435 Encinitas Blvd., Encinitas, CA. **www.cookvw.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 115524)

Switch to DIRECTV® service today and save up to $120.

Sign up for the DIRECTV® CHOICE™ package or higher with any American Express® Card by July 20, 2011, and save $10 a month for a year on top of DIRECTV's current offer!

The DIRECTV CHOICE package features over 150 all-digital channels. Plus, there's no equipment to buy and no start-up costs!

Simply call 1-800-496-0823 today to order DIRECTV service.

Offer ends 7/20/11, and is based on approved credit. Credit card required, except in MA & PA. New approved customers only. Lease and 2-year programming agreement required. Hardware available separately. Additional Fees Required. $19.95 handling and delivery fee may apply. Applicable use tax adjustment may apply on the retail value of the installation.

Terms and Conditions: Must call 1-800-496-0823 to be eligible for the offer. Must be a new DIRECTV subscriber. Offer ends 7/20/11, and is based on approved credit. Payment must be made with any American Express Card. To receive $10 billing credit, payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Upon activation of DIRECTV System and programming, customer will receive 12 nonrefundable/nontransferable credits of $10 each over 12 DIRECTV billing cycles, totaling $120. Commercial accounts/customers not eligible. **Term agreement of 24 consecutive months required for lease.** 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 directv.com/legal and in order confirmation. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

Get 15% Off, Plus Free Shipping at Bagsbuy.com

Get ready for summer at Bagsbuy.com! Choose from thousands of the latest handbags, luggage, sunglasses, hats, and more from over 250 of the best brands — at 15% off! Plus, receive complimentary ground shipping and returns, a 100% price guarantee and toll-free customer service.

Order online at **amexnetwork.com/bags** and see why Bagsbuy.com is the easy way to shop for bags, and more!

To receive this offer, purchase must be charged in full to any American Express® Card. Cannot be combined with any other offer. Not valid on purchase or redemption of gift certificates. Applies to participating brands only. Free shipping offer does not apply on shipments outside of the United States. Expiration Date: 4/1/2012.

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

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

New Balance	**$4,782.04**
Minimum Payment Due	**$1,000.62**
Payment Due Date	**08/05/11**

Late Payment Warning: Your Payment Due Date is 08/05/11. If you pay late, you may have to pay a late fee of up to $35.00.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	18 years	$8,161

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

See page 2 for important information about your account.

See Page 9 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

AVOID LATE FEES BY SETTING UP ALERTS WITH ONLINE STATEMENTS.

Visit americanexpress.com/gopaperless to start getting your statements online.

Membership Rewards® Points

As of 07/11/11

215,088

For details, please see your Membership Rewards page.

Account Summary

Pay In Full Portion		
Previous Balance		$315.61
Payments/Credits		-$315.61
New Charges		+$923.14
Fees		+$0.48
New Balance	=	$923.62

Pay Over Time Portion		
Previous Balance		$3,436.07
Payments/Credits		-$3,443.57
New Charges		+$3,863.08
Fees		+$2.84
Interest Charged		+$0.00
New Balance	=	$3,858.42
Minimum Due		$77.00

Account Total	
Previous Balance	**$3,751.68**
Payments/Credits	-$3,759.18
New Charges	+$4,786.22
Fees	+$3.32
Interest Charged	+$0.00
New Balance	**$4,782.04**
Minimum Payment Due	**$1,000.62**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-327-2177

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003
Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Payment Due Date
08/05/11

New Balance
$4,782.04

Minimum Payment Due
$1,000.62

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

$_____.____
Amount Enclosed

[redacted]

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

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

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

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

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

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

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

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

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

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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

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

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$308.11	-$3,443.57	-$3,751.68
Credits			
BRUCE E YOUNG 2-21003	$0.00	$0.00	$0.00
DUNCAN D HUNTER 2-22027	-$7.50	$0.00	-$7.50
Total Payments and Credits	**-$315.61**	**-$3,443.57**	**-$3,759.18**

Detail

*Indicates posting date

Payments			Amount
06/18/11*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-$3,751.68

Credits			Amount
06/16/11	DUNCAN D HUNTER	UNITED AIRLINES ELEC TICKET MI TKT# 0162126721545	-$7.50

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	$0.00	$172.00	$172.00
MARGARET HUNTER 2-22019	$414.25	$102.00	$516.25
DUNCAN D HUNTER 2-22027	$508.89	$3,589.08	$4,097.97
Total New Charges	**$923.14**	**$3,863.08**	**$4,786.22**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

			Foreign Spend	Amount
06/09/11	SAN VICENTE GOLF CLRAMONA LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	CA		$172.00 ♦

MARGARET HUNTER
Card Ending 2-22019

			Foreign Spend	Amount
06/22/11	BRIOCHE DOREE 084842SAN DIEGO 619-2315100 FOOD $18.56	CA		$18.56
06/22/11	BAGGAGE NEWS E566628DULLES 703-5724610	VA		$11.61
06/23/11	TRAVEL TRADERS 0200 WASHINGTON 2026381568 Description GENERAL MERCHANDISE	DC		$68.72
06/24/11	ART AND SOUL AT UIAIWASHINGTON 202-638-1616	DC		$53.40

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Foreign Spend	Amount
06/24/11	MOE'S DELI & B568871DULLES VA 703-5724610 FOOD $24.55		$24.55
06/24/11	LINDBERGH PARKING LISAN DIEGO CA 6192911508 Description Price PARKING FEES $102.00 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$102.00 ♦
06/24/11	DULLES INT'L AIRPORTWASHINGTON DC 7035728422 Description Price NEWS DEALERS/NEWSST $6.79		$6.79
06/25/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 8.4900;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1		$8.49
07/06/11	TRAVEL TRADERS 0200 WASHINGTON DC 2026381568 Description GENERAL MERCHANDISE		$36.60
07/07/11	SI * MUSEUM SHOP #02WASHINGTON DC 202-357-4416		$34.00
07/07/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 42.5300;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1		$42.53
07/07/11	SHELL OIL 5754218800ALEXANDRIA VA AUTO FUEL DISPENSER		$99.00
07/07/11	WASH METRORAIL059303WASHINGTON DC 202-9621156		$10.00

DUNCAN D HUNTER
Card Ending 2-22027

		Foreign Spend	Amount
06/10/11	HEIGIFTSHOP 2028 5425AN DIEGO CA 6192917131 Description Price MISC. GENERAL MERCH $15.23		$15.23
06/11/11	RIVERWALK GOLF CLUB SAN DIEGO CA PUBLIC GOLF COURSE		$75.00
06/11/11	RIVERWALK GOLF CLUB SAN DIEGO CA PUBLIC GOLF COURSE FOOD/BEVERAGE $4.75 TIP $2.00		$6.75
06/11/11	RIVERWALK GOLF CLUB SAN DIEGO CA PUBLIC GOLF COURSE FOOD/BEVERAGE $24.88 TIP $4.00		$28.88

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

		Foreign Spend	Amount
06/12/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640658288672 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET		$39.00
06/12/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, DENVER CO, SAN DIEGO CA; Carrier: UA, UA, UA; Class: YB, YB, YB Ticket Number: 01621267215454 Date of Departure: 06/21 Passenger Name: HUNTER/MARGARET MRS Document Type: PASSENGER TICKET		$7.50
06/12/11	EXPEDIA*137404618293800-397-3342 WA 425-564-7290 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$953.61 ♦
06/14/11	EXPEDIA*137432736521800-397-3342 WA 425-564-7290 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$501.00 ♦
06/17/11	EXPEDIA*137484953521800-397-3342 WA 425-564-7290 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$283.42 ♦
06/17/11	MENS WEARHOUSE 2311 LA MESA CA MEN'S CLOTHING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$142.36 ♦
06/17/11	VOLTA LIVE 8009186582 VA 402-935-7733 Description CONSULTING SER SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$120.00 ♦
06/20/11	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: FB, YB Ticket Number: 01621271417484 Date of Departure: 06/22 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET		$5.00
06/23/11	JOHNNY'S HALF SHELL WASHINGTON DC 2027370400 FOOD/BEVERAGE $149.49 TIP $30.00 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$179.49 ♦
06/24/11	THE LIAISON CAPITOL WASHINGTON DC Arrival Date 06/21/11; Departure Date 06/23/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$162.02 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Foreign Spend	Amount
06/27/11	THE LIAISON CAPITOL WASHINGTON DC Arrival Date Departure Date 06/23/11 06/24/11 00000000 LODGING		$74.10
06/27/11	THE LIAISON CAPITOL WASHINGTON DC Arrival Date Departure Date 06/23/11 06/24/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$219.84 ♦
06/29/11	SHARQ VILLAGE & SPA DOHA LODGING HOTEL	66.00 Qatari Riyals	$18.13
06/29/11	SHARQ VILLAGE & SPA DOHA LODGING HOTEL SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	384.00 Qatari Riyals	$105.48 ♦
06/29/11	OLD HICKORY GOLF CLUWOODBRIDGE VA 9999999999 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$208.60 ♦
06/29/11	OLD HICKORY GOLF CLUWOODBRIDGE VA 9999999999 FOOD/BEVERAGE $34.96 TIP $10.00		$44.96
06/30/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 Description Price FOOD AND BEVERAGE $5.00		$5.00
07/01/11	EXPEDIA*13769303952 800-397-3342 WA 425-564-7290 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$371.40 ♦
07/03/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 Description Price FOOD AND BEVERAGE $90.00		$90.00
07/03/11	HYATT HOTELS SAN DIESAN DIEGO CA 619-232-1234 FOOD $133.86 TIP $15.04 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$148.90 ♦
07/04/11	GRAND PARKING LLC GRSAN DIEGO CA 858-314-2075		$10.00
07/06/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT		$29.99
07/06/11	DULLES NEWS AND GI 5DULLES VA 7035721810 Description Price NEWSSTANDS $11.35		$11.35

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

		Foreign Spend	Amount
07/08/11	HYATT REGENCY WASHINWASHINGTON DC Arrival Date 07/06/11 Departure Date 07/07/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$192.96 ♦
07/08/11	HYATT REGENCY WASHINWASHINGTON DC Arrival Date 07/06/11 Departure Date 07/07/11 00000000 LODGING		$48.00

Fees

♦ - denotes Pay Over Time activity

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

			Amount
06/29/11	DUNCAN D HUNTER	FOREIGN TRANSACTION FEE** SHARQ VILLAGE & SPA $18.13	$0.48
06/29/11	DUNCAN D HUNTER	FOREIGN TRANSACTION FEE** SHARQ VILLAGE & SPA $105.48	$2.84 ♦
Total Fees for this Period			**$3.32**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$178.32
Total Interest in 2011	$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

Continued on reverse

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

Notice of Changes to Your Membership Rewards Program® Account
Effective October 1, 2011, Continental Airlines will no longer be a point transfer airline partner in the Membership Rewards program. Any Membership Rewards point transfer redemptions for Continental OnePass® miles must be made by September 30, 2011. These redemptions will be considered final, non-refundable, and subject to the Continental OnePass® program terms and conditions.

As always, you can redeem points for flights on Continental Airlines before or after September 30, 2011 using Membership Rewards Pay with Points. With Pay with Points, you can fly any airline without seat restrictions or blackout dates, and pay for all or part of your trip with points. You can also transfer points into more than 20 frequent flyer and guest programs, including Star Alliance airlines such as Air Canada, ANA, and Singapore Airlines or redeem Membership Rewards points for airline and hotel travel certificates.

To transfer points to a participating frequent flyer program or to use Pay with Points, please visit membershiprewards.com/travel.

Prepared for BRUCE E YOUNG **Account Number** [redacted]

Total Points Balance	**215,088**
Points Earned this Period	**18,216**

Questions About Your Account?

membershiprewards.com

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

Account Summary

May 1, 2011 - May 31, 2011

Opening Points Balance	196,872
Points Earned this Period	+18,216
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**215,088**

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

Did You Know?

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

Earn 3X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

May 1, 2011 - May 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	82	**15,000** Premier Rewards Gold Bonus 3696	15,082
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22019	0	**0**	0
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	1,818	**1,316** PREMIER REWARDS AIRLINE 3X PR3	3,134
Total	**1,900**	**16,316**	**18,216**

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

Save 10% or More on Hot Merchandise

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

Save 10% or more.

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

(MR Message 6617)

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.

Earn 2X Points When You Rent from National Car Rental

National Car Rental

To automatically earn 2X points, enroll in The Emerald Club by National Car Rental or log on to your existing Emerald Club account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "**AMEX**" as your Frequent Traveler Number.

Visit **membershiprewards.com/national** To earn points, you must request to earn Membership Rewards as your loyalty bonus at the time of rental or reservation no other bonus point/milescan be awarded on same rental. (MR Bonus ID 5601)

Offer valid through 12/31/11. To be eligible to get bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **5601**. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts charges.

Transfer Membership Rewards® Points to Aeroplan® Miles Today]

aeroplan
AIR CANADA

Transfer Membership Rewards points to Aeroplan Miles for travel on Air Canada and its Star Alliance® partners, including Air Canada, Air China, Air New Zealand, ANA, Asiana Airlines, Austrian, bmi, Continental, EgyptAir, LOT Polish Airlines, Lufthansa, Scandinavian Airlines, Shanghai Airlines, Singapore Airlines, South African Airways, Spanair, SWISS, TAP Portugal, THAI, Turkish Airlines, United Airlines and US Airways.

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

(MR Message 6624)

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.® Aeroplan is a registered trademark of Aeroplan Canada Inc.

Give the Gift That Speaks Volumes

BARNES&NOBLE
BOOKSELLERS
www.bn.com

Barnes & Noble Gift Cards. Choose from an unmatched selection of books, NOOK Books, (eBooks), CDs, DVDs, toys, games, and more. It can also be redeemed for NOOK eReader devices. Good at all Barnes & Noble stores, Barnes & Noble College Booksellers LLC, and online at Barnes & Noble.com (www.bn.com) The Barnes & Noble eGift Card may not be redeemed at any Barnes & Noble College bookstores or websites.

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

(MR Message 6637)

Terms and conditions for the Membership Rewards Express® 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. Barnes & Noble is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use. Barnes & Noble is not liable for any alleged or actual claims related to this offer.

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

BRUCE E YOUNG
Closing Date 07/11/11

Account Ending 2-21003

INTRODUCING THE AMERICAN EXPRESS®

Prepaid Card.

A new way to pay.

A safe, convenient way to manage everyday spending.
Load. Spend. Repeat.
All of the control and none of the fees.

Get your Card for free for yourself or someone else at **americanexpress.com/prepaid**

Now Accepting American Express® Cards!

Cards Welcome

Tempus Jets, Inc. - A premier aircraft charter, aircraft management, aircraft sales, and aircraft insurance provider. For more information, visit **www.tempusjets.com** or call **1-877-6-TEMPUS.**

Pechanga Resort & Casino - Enjoy a superstar concert, fine dining at award-winning restaurants, dancing at nightclubs, and the top-rated Journey golf course. **www.pechanga.com**

The Good Earth Nursery - One of San Diego's finest nurseries since 1975. I-15 and Mission Road and 1855 S. Alturas, Fallbrook, CA. **760-728-0974.**

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 115699)

You could save up to $432.40 a year on auto insurance!

You could save hundreds on auto insurance with Ameriprise Auto & Home Insurance. Customers who switched to our auto insurance saved an average of $432.40 in the first year. Our competitive pricing and quality service have satisfied more than a half-million auto, home and personal liability policyholders. Plus, if you use an eligible, enrolled American Express® Card to pay for your premium, you can earn rewards from American Express.

For a fast, free quote visit **ameriprise.com/aexp1** or call **1-888-213-8727**.

Please mention **reference code 1NB**.

Insurance is underwritten by IDS Property Casualty Insurance Company and Ameriprise Insurance Company, both in De Pere, WI. Each company is a subsidiary of Ameriprise Financial, Inc. Savings data represents information provided by new auto insurance policyholders who reported annual savings with Ameriprise Auto & Home Insurance between 3/31/09 and 4/01/11. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured. Discounts and savings vary by state and apply to certain coverages. Insurance coverage varies by region or state. Insurance is not available in AK, FL, LA, ME, ND, RI, WV and WY. Certain restrictions and limitations apply. Not all American Express Cards are eligible to earn rewards. Terms, conditions and restrictions apply to individual Card products.

© 2011 Ameriprise Financial, Inc. All rights reserved.

Ameriprise®
Auto & Home Insurance

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

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

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

THE LEADING HOTELS OF THE WORLD

Bonus points offer valid 04/1/11 to 12/31/11. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card.

idine®

serves up to 15% back when you dine

eat drink earn

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

Game On:

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

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

To order and for more information, visit **amexnetwork.com/DellUniversity** or call **1-866-724-4973.**

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

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

DUPLICATE COPY

Premier Rewards Gold Card

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

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

Late Payment Warning: Your Payment Due Date is 09/05/11. If you pay late, you may have to pay a late fee of up to $35.00.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	17 years	$12,873

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

See page 2 for important information about your account.

See Page 10 for Important information regarding benefits underwritten by AMEX Assurance Company and Tokio Marine.

Our Relationship Care℠ Commitment includes Return Protection

Feel satisfied with your purchases.

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

To find out more, go to **www.americanexpress.com/returnprotection**

Membership Rewards® Points

As of 08/11/11

203,750

For details, please see your Membership Rewards page.

Account Summary

Pay In Full Portion

Previous Balance		$923.62
Payments/Credits		-$923.62
New Charges		+$1,510.67
Fees		+$0.00
New Balance	=	$1,510.67

Pay Over Time Portion

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

Account Total

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

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003
Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Payment Due Date
09/05/11

New Balance
$7,650.97

Minimum Payment Due
$1,633.67

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

$_____.____
Amount Enclosed

[redacted]

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

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

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

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

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

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

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

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

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

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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

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

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

Payments and Credits

Summary

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

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			**Amount**
08/01/11*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-$4,639.68
08/07/11*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-$142.36
Credits			**Amount**
07/14/11	BRUCE E YOUNG	COSTCO WHSE #0488 00SAN DIEGO CA 6193584000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-$905.17 ♦
07/12/11	DUNCAN D HUNTER	THE LIAISON CAPITOL WASHINGTON DC Arrival Date Departure Date 07/12/11 07/12/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-$219.84 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	$53.18	$2,055.22	$2,108.40
MARGARET HUNTER 2-22019	$941.58	$276.35	$1,217.93
DUNCAN D HUNTER 2-22027	$515.91	$4,933.74	$5,449.65
Total New Charges	**$1,510.67**	**$7,265.31**	**$8,775.98**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

		Amount
06/26/11	COSTCO.COM *ONLINE 800-955-2292 WA ONLINE MERCHANDISE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$905.17 ♦
07/12/11	EAST COUNTY POSSE 65SAN DIEGO CA 6192819264 Description Price CHARITABLE/SOCIAL S $20.00	$20.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Amount
07/14/11	COSTCO WHSE #0488 00SAN DIEGO CA 6193584000 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$841.53 ♦
07/29/11	PAPER DIRECT 800-272-7377 CO PAPER PROD SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$308.52 ♦
07/29/11	THE BRIGANTINE #8 00LA MESA CA 619-465-1935 Description EATING PLACES	$33.18

MARGARET HUNTER
Card Ending 2-22019

		Amount
07/11/11	MCDONALD'S M3595 OF WASHINGTON DC 4102797771	$49.39
07/11/11	SI *MUSEUM SHOPS #07NEWINGTON VA 202-357-4412	$27.00
07/11/11	WASH METRORAIL059303WASHINGTON DC 202-9621156	$12.00
07/13/11	COLONIAL PARKING #41WASHINGTON DC 202-295-8167 Description PARKING FEES	$20.00
07/13/11	SHELL OIL 5754218800ALEXANDRIA VA AUTO FUEL DISPENSER	$99.00
07/13/11	EXXONMOBIL FORT WASHINGT MD 00406654 20744 MERCH AUTO SYN MOTR OIL MERCH SNAK	$19.35
07/13/11	MOUNT VERNON GIFT SHMOUNT VERNON VA 7037802000 Description Price GIFT/NOVELTY/SOUVEN $276.35 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$276.35 ♦
07/13/11	CVS 2490 02490 WASHINGTON DC DRUG STORE/PHARMACY	$31.04
07/13/11	MOUNT VERNON FOOD CTMOUNT VERNON VA 703-780-2000 Description FAST FOOD REST	$31.50
07/13/11	MOUNT VERNON GIFT SHMOUNT VERNON VA 7037802000 Description Price GIFT/NOVELTY/SOUVEN $88.10	$88.10
07/13/11	LONGWORTH CAFE WASHINGTON DC 9999999999	$36.89
07/13/11	INTL SPY MUSEUM STOWASHINGTON DC 202-393-0960 Description GIFT/NOVELTY/S	$65.19

Continued on next page

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

		Amount
07/14/11	WASH METRORAIL055343WASHINGTON DC 202-9621156	$9.60
07/14/11	WASH METRORAIL055343WASHINGTON DC 202-9621156	$2.40
07/17/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01645140502632 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE	$25.00
07/17/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01645141235764 Passenger Name: HUNTER/MARGARET Document Type: EXCESS BAGGAGE	$75.00
07/18/11	DULLES INT'L AIRPORTWASHINGTON DC 7035728422 Description Price NEWS DEALERS/NEWSST $30.81	$30.81
07/19/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT. ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 47.5100;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1	$47.51
07/19/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282	$25.75
07/21/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282	$21.05
07/27/11	CHEVRON JAY OIL CORPLA MESA CA 0000000000 Description Price FUEL/MISCELLANEOUS $40.00 053 DSL-2	$40.00
07/27/11	OLIVE GARDEN #1301 0LA MESA CA 6194607221 FOOD/BEVERAGE $74.81 TIP $12.00	$86.81
07/28/11	CARL'S JR #7612 QSAN DIEGO CA 858-780-8775 Description FAST FOOD REST	$19.60
08/06/11	QUIZNO'S SAN 084735SAN DIEGO CA 619-2315100 FOOD $26.25	$26.25
08/06/11	TREASURE ISLAND TI SLAS VEGAS NV Arrival Date Departure Date 08/06/11 08/06/11 00000000 LODGING	$25.69

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Amount
08/08/11	CAESARS CYPRESS ST MLAS VEGAS NV Arrival Date Departure Date 08/07/11 08/08/11 00000000 LODGING	$10.81
08/10/11	USPS 0541589559033 38LA MESA CA 619-6670767	$15.84

DUNCAN D HUNTER
Card Ending 2-22027

		Amount
07/11/11	THE OLD EBBITT GRILLWASHINGTON DC RESTAURANT FOOD/BEVERAGE $113.30 TIP $20.00 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$133.30 ♦
07/15/11	AT&T W180 10346 706 WASHINGTON DC 800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$793.94 ♦
07/15/11	EXXONMOBIL CLEAR SPRING MD 00306891 21722 DIESEL 2 MERCH SNAK SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$113.49 ♦
07/17/11	NWL LODGING FARMINGTON PA Arrival Date Departure Date 07/15/11 07/17/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$2,015.37 ♦
07/19/11	WA Dulles Hilton 000Herndon VA Arrival Date Departure Date 07/17/11 07/18/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$214.65 ♦
07/19/11	WA Dulles Hilton 000Herndon VA Arrival Date Departure Date 07/17/11 07/18/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$195.68 ♦
07/25/11	DEL MAR TC TICKETS DEL MAR CA 9999999999 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$102.00 ♦
07/31/11	OLD HICKORY GOLF CLUWOODBRIDGE VA 9999999999 FOOD/BEVERAGE $8.43 TIP $2.00	$10.43

Continued on next page

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

Detail Continued ♦ - denotes Pay Over Time activity

		Amount
07/31/11	OLD HICKORY GOLF CLUWOODBRIDGE VA 9999999999 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$129.99 ♦
08/01/11	CAPITOL LOUNGE 54292WASHINGTON DC 2025470065 TIP $15.00	$81.00
08/02/11	Internet eTickets Dallas TX Southwest Airlines (Maste From: To: Carrier: Class: SAN DIEGO LINDBERG LAS VEGAS MCCARRAN WN Y SAN DIEGO LINDBERG WN R N/A YY 00 N/A YY 00 Ticket Number: 5262191305224 Date of Departure: 08/06 Passenger Name: HUNTER/MARGARET Document Type: PASSENGER TICKET SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$374.00 ♦
08/02/11	Internet eTickets Dallas TX Southwest Airlines (Maste From: To: Carrier: Class: SAN DIEGO LINDBERG LAS VEGAS MCCARRAN WN Y SAN DIEGO LINDBERG WN R N/A YY 00 N/A YY 00 Ticket Number: 5262191305223 Date of Departure: 08/06 Passenger Name: HUNTER/DUNCAN Document Type: PASSENGER TICKET SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$374.00 ♦
08/02/11	PARADIES #390 QDULLES VA 9999999999	$20.96
08/02/11	STARBUCKS C GA561504DULLES VA 703-5724610 FOOD $7.39	$7.39
08/05/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT	$29.99
08/06/11	TAXIPASSVEGAS.COM TANEW YORK NY 9175107913 Description TAXI: 4197 17:16 Airport Sht 20:27 3312 Las Veg	$36.00
08/06/11	CAESARS MESA GRILL LAS VEGAS NV Arrival Date Departure Date 08/05/11 08/06/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$194.85 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

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

Fees

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

Continued on next page

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$178.32
Total Interest in 2011	$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

Premier Rewards Gold Card

Notice of Change to Your Policy

We are making **Important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.
This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.
This is an important Notice of changes to your Policies. You should carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

AMEX Assurance Company Address Change
Effective immediately, the address for the administrative offices of AMEX Assurance Company is:

AMEX Assurance Company
28622 N. 31st Avenue
Phoenix, AZ 85027

AMEX Assurance Company
P.O. Box 53781
Phoenix, AZ 85072-8872
(888) 437-5289

Applicable for American Express Baggage Insurance Plan, Employee Card Misuse Protection, Extended Warranty, Event Ticket Protection Plan, Purchase Protection, and Travel Accident Insurance. Effective immediately, the address for the claims administrative offices of AMEX Assurance Company is: P.O. Box 981553 El Paso, TX 79998-9928

Applicable for Residents of the State of New Hampshire for Travel Accident Insurance:
This is an accident only policy and it does not pay benefits for loss from sickness. Review your description of coverage carefully.
The following is hereby added to and made part of the Description of Coverage:

Description of Coverage is amended to reflect that Amex Assurance Company's Administrative Office is changed as noted above.
Index of Important Provisions:

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

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

The definition of **Domestic Partner**, under section 2, items a and e are hereby removed in their entirety.
In the section relating to **Exclusions**, Exclusion #3 is deleted in it's entirety and replaced with the following:
"3. Illness, treatment or medical condition arising out of participation in a felony by or on behalf of the Covered Person and/or his/her beneficiaries;"

The definition of **Entire Fare** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
"**Fare** means the cost of the full fare for a Covered Trip on a Common Carrier Conveyance that is charged to the Basic or Additional Cardmember's American Express Card and payable in full in U.S. dollars or combined with American Express Membership Rewards® Points or with Frequent Flyer Miles."

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

A new section is added after the section relating to **Notice of Claims**:
"**Claim Forms**
When We receive notice of claim, We will furnish the claimant with forms for filing proof of loss. If the claimant does not get the forms within 15 days, proof of loss can be filed without them. The claimant must send Us a letter which describes the Occurrence, the character and the extent of the loss for which the claim is made."

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

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

In the **Payment of Claims** section, the last sentence is deleted and replaced with the following:
"If a benefit not exceeding $1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment."

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

A new section is added after the section relating to **Fraud**

"Incontestability

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

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.
TAI-RDRI-NH-08/10

Applicable for the Residents of the State of Indiana:
Questions regarding your policy should be directed to:
AMEX Assurance Company
800-437-9289

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

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, IN 46204-2787
Consumer Hotline: 1-800-622-4461, In the Indianapolis Area 1-317-232-2395

Complaints can be filed electronically at www.in.gov/idoi
IN Notice 5/10

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

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards

Prepared for BRUCE E YOUNG **Account Number** [redacted]

Total Points Balance	**203,750**
Points Earned this Period	**8,662**

Questions About Your Account?

membershiprewards.com

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

Account Summary

June 1, 2011 - June 30, 2011

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

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

Did You Know?

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

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

Points Transaction Detail

June 1, 2011 - June 30, 2011

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

Points Used this Period	Total Points Used This Period	Request Date
$200 Enterprise Rent-A-Car® Certificate Account number 0055083515	20,000	6/16/11
Total	**20,000**	

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

Continued on reverse

Save 10% or More on Hot Merchandise

MEMBERSHIP rewards

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

Save 10% or more.

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

(MR Message 6762)

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

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

Abercrombie & Kent
EXTREME ADVENTURES

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

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

(MR Message 6763)

Valid through 12/31/11. Promotion codes must be used at time of booking: Expeditions: EAMRE10C and Extensions: EAMRX10C. To be eligible to get bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: 9671, 4824

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

Hilton HHonors

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

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

(MR Message 6767)

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.

Redeem Membership Rewards® Points for Dell® Certificates!

DELL

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

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

(MR Message 6782)

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

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

BRUCE E YOUNG
Closing Date 08/11/11

Account Ending 2-21003

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

Now, American Express turns your **likes** into the

THINGS YOU LOVE

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

Visit **aexp.co/FBdeals** to get started!

Save On Your Next Vehicle

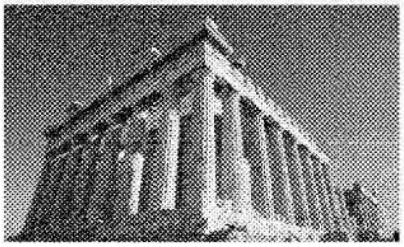
Cardmembers save thousands with the American Express Auto Purchasing Program!

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

Why haggle over price? Visit www.amexnetwork.com/auto for great savings on the car you want.

Cruise the Mediterranean in style, with Celebrity Cruises®.

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



Celebrity X Cruises®

MEMBERSHIP rewards BonusPoints

7,500 Membership Rewards bonus points offer valid for new select Mediterranean bookings made between June 10, 2011 and September 1, 2011. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your trip on your eligible, enrolled American Express® Card. Bonus points will be credited to your Program account 12–14 weeks after sailing is completed. Maximum 7,500 points per booking based on a minimum of $3,000 spend. Cruise fare excludes port charges, taxes, fees, gratuities and CruiseCare Vacation Protection. Terms and Conditions for the Membership Rewards program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). Participating partners and available rewards are subject to change without notice. Bonus ID: **6641**.

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

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

DUPLICATE COPY

Premier Rewards Gold Card

BRUCE E YOUNG
Closing Date 09/09/11

Account Ending 2-21003

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

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

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

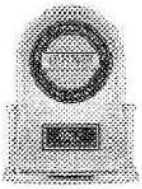
If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	19 years	$16,694

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

See page 2 for important information about your account.

5 YEARS. 5 AWARDS.

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



Read about the award at **americanexpress.com/jdpower**

Membership Rewards® Points

As of 09/09/11

208,818

For details, please see your Membership Rewards page.

Account Summary

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

Pay Over Time Portion		
Previous Balance		$6,140.30
Payments/Credits		-$6,194.30
New Charges		+$7,858.43
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$7,804.43
Minimum Due		$156.00

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

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-327-2177

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003
Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Payment Due Date
10/05/11

New Balance
$9,138.70

Minimum Payment Due
$1,490.27

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

$_____.____
Amount Enclosed

[redacted]

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

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

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

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

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

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

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

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

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

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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

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

BRUCE E YOUNG
Closing Date 09/09/11

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$1,456.67	-$6,194.30	-$7,650.97
Credits			
BRUCE E YOUNG 2-21003	$0.00	$0.00	$0.00
DUNCAN D HUNTER 2-22027	-$54.00	$0.00	-$54.00
Total Payments and Credits	**-$1,510.67**	**-$6,194.30**	**-$7,704.97**

Detail

*Indicates posting date

Payments			Amount
08/29/11*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-$7,650.97

Credits			Amount
08/30/11	DUNCAN D HUNTER	NWL ACCOUNTING FARMINGTON PA Arrival Date Departure Date 07/15/11 08/30/11 00000000 LODGING	-$54.00

New Charges

Summary

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

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

			Amount
08/15/11	DNCSS San Diego BB SSan Diego (619) 795-5900	CA	$82.65

MARGARET HUNTER
Card Ending 2-22019

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

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Amount
08/15/11	VONS Store 2333EL CAJON CA GROCERY STORE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$262.12 ♦
08/15/11	SHELL OIL 5744272920EL CAJON CA AUTO FUEL DISPENSER SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$101.05 ♦
08/16/11	#06771 ALBERTSONS 00EL CAJON CA 6195793127	$13.71
08/22/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282	$9.65
08/24/11	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$240.85 ♦
08/26/11	CHEVRON JAY OIL CORPLA MESA CA 0000000000 Description Price FUEL/MISCELLANEOUS $85.18 053 DSL-2	$85.18
08/27/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282	$12.50
08/29/11	VALERO 3738 00000000EL CAJON CA 6194408947	$57.65
08/29/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282	$20.70
08/29/11	HOWARDS BAKERY - NEWEL CAJON CA MISC FOOD STORE	$54.57
08/29/11	TLF*ALLEN'S FLWRS & LA MESA CA 6194603192	$51.05
08/31/11	USPS 05415809490761 8LA MESA CA 800-2758777	$88.00
08/31/11	CHEVRON G&M OIL CO.,EL CAJON CA 6196319000 Description Price FUEL/MISCELLANEOUS $45.13 001 UNL REG	$45.13
09/06/11	TLF*ALLEN'S FLWRS & LA MESA CA 6194603192 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$206.60 ♦

DUNCAN D HUNTER
Card Ending 2-22027

		Amount
08/10/11	TREASURE ISLAND HOTELAS VEGAS NV Arrival Date Departure Date 08/06/11 08/10/11 00000000 LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$761.95 ♦
08/14/11	HOTEL DEL CORONADO 0CORONADO CA 6194356611 Description Price PARKING LOT/GARAGE $20.00	$20.00

Continued on next page

BRUCE E YOUNG
Closing Date 09/09/11

Account Ending 2-21003

Detail Continued ♦ - denotes Pay Over Time activity

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

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

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

Continued on next page

BRUCE E YOUNG
Closing Date 09/09/11

Account Ending 2-21003

Detail Continued ♦ - denotes Pay Over Time activity

		Amount
08/25/11	UNITED AIRLINES ELEC TICKET MI UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: K6, K6 Ticket Number: 01621307545453; Date of Departure: 10/28 Passenger Name: HUNTER/MARGARET Document Type: GROUP TICKET	$70.00
08/25/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: MP, MP Ticket Number: 01621307543342; Date of Departure: 10/28 Passenger Name: HUNTER/ Son Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$247.15 ♦
08/25/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: MP, MP Ticket Number: 01621307543353; Date of Departure: 10/28 Passenger Name: HUNTER/ Daughter 2 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$247.15 ♦
08/25/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA; To: WASHINGTON DC, SAN DIEGO CA; Carrier: UA, UA; Class: MP, MP Ticket Number: 01621307543364; Date of Departure: 10/28 Passenger Name: HUNTER/ Daughter 1 Document Type: PASSENGER TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$247.15 ♦
08/26/11	HYATT REGENCY WASHINWASHINGTON DC Arrival Date 10/28/11; Departure Date 10/31/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$752.28 ♦
08/26/11	#06772 ALBERTSONS 005AN DIEGO CA 8586722552	$7.50
08/27/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 FOOD/BEVERAGE $28.50 TIP $8.00	$36.50
08/28/11	Hotel Del Sheer WateCoronado CA (619)435-6611 TIP $20.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	$132.60 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Amount
08/28/11	Hotel Del Boardwalk Coronado CA (619)435-6611 TIP	$14.00	$83.50
08/28/11	Hotel Del Coronado RCoronado CA (619)435-6611 TIP SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$45.00	$259.31 ♦
08/28/11	Hotel Del B&S Bar 33Coronado CA (619)435-6611 TIP	$2.00	$10.62
08/28/11	HOTEL DEL CORONADO 0CORONADO CA 6194356611 Description Price PARKING LOT/GARAGE $25.00		$25.00
08/29/11	TACO BELL #25486 EL CAJON CA 888-864-3990		$7.52
08/30/11	BEST BUY CO 184 EL CAJON CA ELECTRONICS STORE		$32.64
08/30/11	MCDONALD'S M3430 OF CORONADO CA 6194378911		$10.43
08/31/11	PRESS BOX SPORTS LOUEL CAJON CA 619-713-6990 Description DRINKING PLACE		$48.63
09/01/11	BUCKSHOT DELI & DINENILAND CA 7603590595 FOOD/BEVERAGE TIP	$77.19 $16.00	$93.19
09/03/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429691 FOOD/BEVERAGE TIP	$16.99 $10.00	$26.99
09/04/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT		$29.99
09/05/11	BEST BUY CO 184 EL CAJON CA ELECTRONICS STORE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$399.06 ♦
09/06/11	Sycuan Resort - GolfEl Cajon CA (619)442-3425 Description REFER TO INVOICE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION		$103.80 ♦
09/06/11	Sycuan Resort - RestEl Cajon CA (619)442-3425 TIP	$5.00	$35.50
09/07/11	BRIOCHE DOREE 0848425AN DIEGO CA 619-2315100 FOOD	$8.91	$8.91

Continued on next page

BRUCE E YOUNG
Closing Date 09/09/11

Account Ending 2-21003

Fees

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

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$178.32
Total Interest in 2011	$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

Prepared for BRUCE E YOUNG **Account Number** [redacted]

Total Points Balance	**208,818**
Points Earned this Period	**5,068**

Questions About Your Account?

membershiprewards.com

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

Account Summary

July 1, 2011 - July 31, 2011

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

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

Did You Know?

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

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

Points Transaction Detail

July 1, 2011 - July 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	172	**0**	172
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22019	518 PREMIER REWARDS GAS GROCERY 2X PR2	**99**	719
	PREMIER REWARDS AIRLINE 3X PR3	**102**	
Add'l Premier Rwds Gld Cd XXXX-XXXXX2-22027	4,089 PREMIER REWARDS AIRLINE 3X PR3	**88**	4,177
Total	**4,779**	**289**	**5,068**

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

Save 10% or More on Hot Merchandise

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

Save 10% or more.

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

(MR Message 6885)

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

Continued on reverse

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

Earn 2X Membership Rewards® Points When You Rent from National Car Rental

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

Offer valid through 12/31/11. To be eligible to get bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions and annual Program fees apply for certain Card products. For more information, visit membershiprewards.com/terms. Bonus ID: **5601**. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts.

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

WILLIAMS-SONOMA

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

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

Terms and conditions for the Membership Rewards® program apply. Visit **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.

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

spg* Starwood Preferred Guest

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

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

Terms and conditions for the Membership Rewards® program apply. Visit **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.

Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at SPG.com. Visit **membershiprewards.com/spg** to transfer now!

(MR Message 6884)

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

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at their 46 stores, 57 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

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

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

(MR Message 6896)

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

BRUCE E YOUNG
Closing Date 09/09/11

Account Ending 2-21003

SAY GOODBYE TO LATE FEES.

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

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

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

- **Account Alerts** – Automatically receive messages to your e-mail or mobile device when your payment is due.[1]
- **AutoPay** – Choose the amount you'd like to pay each month and we'll deduct it automatically.[2]
- **Paperless Statements** – Receive your statement instantly, no waiting for the mail.
- **Credit Resources** – Learn more about late-fee pricing and how to build excellent credit.

Getting started with Alerts and AutoPay is easy:
go to **financialtools.americanexpress.com/alerts**

[1] Carrier Charges may apply for receiving text messages and mobile web browsing.

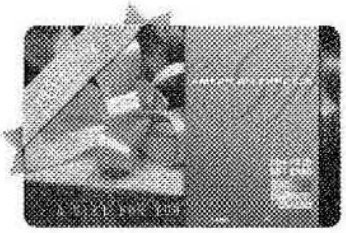
[2] When enrolling in Pay Your Bill Online or AutoPay, remember to have your bank information handy. You will need to have your routing and account number in order to enroll.

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

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

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

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



Visit americanexpress.com/egift and use code GEN338. Be sure to use your American Express Card to purchase.

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

buycostumes.com®
the web's most popular costume store!

Visit BuyCostumes.com and save 15% on orders $65 or more*

Enter coupon code: **halloween**

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

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

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

Here's how it works:

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

MEMBERSHIP rewards Bonus Points

For offer terms and to register, visit **americanexpress.com/alaskaairlines**

Alaska Airlines

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

BRUCE E YOUNG
Closing Date 10/11/11

Account Ending 2-21003

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

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

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

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

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

See page 2 for important information about your account.

See Page 11 for Important Information About Your Account

Get this statement to go.

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

Get started at:
americanexpress.com/mobilestatement

Get the app for your:
- iPHONE®
- iPOD TOUCH®
- ANDROID™
- MOBILE WEB

Membership Rewards® Points

As of 10/11/11

218,532

For details, please see your Membership Rewards page.

Account Summary

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

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

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

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-327-2177

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003
Enter account number on all documents.
Make check payable to American Express.

BRUCE E YOUNG
[redacted]
CORONADO CA 92118-1633

Payment Due Date
11/05/11

New Balance
$8,336.53

Minimum Payment Due
$1,697.90

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

$_____.____
Amount Enclosed

[redacted]

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

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

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

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

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

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

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

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

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

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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

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

BRUCE E YOUNG
Closing Date 10/11/11

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$1,334.27	-$7,804.43	-$9,138.70
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**-$1,334.27**	**-$7,804.43**	**-$9,138.70**

Detail

*indicates posting date

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

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	$35.00	$3,000.00	$3,035.00
MARGARET HUNTER 2-22019	$812.37	$1,449.15	$2,261.52
DUNCAN D HUNTER 2-22027	$715.53	$2,324.48	$3,040.01
Total New Charges	**$1,562.90**	**$6,773.63**	**$8,336.53**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

					Amount
10/02/11	AA MISC SALE/ TAX/ FDALLAS TX AMERICAN AIRLINES				$25.00
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0010629825658		Date of Departure: 10/02		
	Passenger Name: YOUNG/BRUCE				
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)				
10/02/11	AA AIR TICKET SALE 4DALLAS TX AMERICAN AIRLINES				$10.00
	From:	To:	Carrier:	Class:	
	SAN DIEGO LINDBERG	DALLAS/FORT WORTH	AA	Y	
		WASHINGTON NATIONA	AA	Y	
		DALLAS/FORT WORTH	AA	Y	
		SAN DIEGO LINDBERG	AA	Y	
	Ticket Number: 0012346998916		Date of Departure: 10/11		
	Passenger Name: YOUNG/BRUCE				
	Document Type: PASSENGER TICKET				

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Amount
10/11/11	MARRIOTT 337J85DMRNASAN DIEGO CA Arrival Date Departure Date 10/11/11 10/11/11 00000000 CARDEPOSIT SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$3,000.00 ♦

MARGARET HUNTER
Card Ending 2-22019

		Amount
09/11/11	ACE LOT 0150- HORTONSAN DIEGO CA 6192331491 Description Price PARKING LOT/GARAGE $38.00	$38.00
09/16/11	PIZZA UNO SAN 085526SAN DIEGO CA 619-2315100 FOOD $42.71	$42.71
09/17/11	CHEVRON SMITH'S EAGLEAGLE ID 0000000000 Description Price FUEL/MISCELLANEOUS $45.35	$45.35
09/17/11	CRACKER BARREL #359 BOISE ID 8003339566 Description RESTAURANT CHARGES	$36.52
09/19/11	GREAT AMERICAN781305BOISE ID 208-4241042 FOOD $36.38	$36.38
09/19/11	LINDBERGH PARKING, ISAN DIEGO CA 6192911508 Description Price PARKING FEES $99.00	$99.00
09/19/11	CRACKER BARREL #359 BOISE ID 8003339566 Description RESTAURANT CHARGES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$167.19 ♦
09/21/11	MARRIOTT 337J85DMRNASAN DIEGO CA Arrival Date Departure Date 09/21/11 09/21/11 00000000	$11.42
09/21/11	SHELL OIL 5744272920EL CAJON CA GAS STATION SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$123.33 ♦
09/22/11	MICHAELS STORES 5711EL CAJON CA ARTIST SUPPLY & CRAFT SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$199.57 ♦
09/24/11	Marriott Food & Bev Burbank CA (818)843-6000 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$114.02 ♦

Continued on next page

BRUCE E YOUNG
Closing Date 10/11/11

Account Ending 2-21003

Detail Continued ♦ - denotes Pay Over Time activity

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

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

Amount

DUNCAN D HUNTER
Card Ending 2-22027

Amount

07/26/11 RANCHO BERNARDO INN 858-675-8500 CA $10.00
Arrival Date 07/26/11 Departure Date 12/21/11
00000000
CARDEPOSIT

09/10/11 THE FIELD SAN DIEGO CA $118.38 ♦
RESTAURANT
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION

09/14/11 UNITED AIRLINES CHICAGO IL $5.00
UNITED AIRLINES

From:	To:	Carrier:	Class:
SAN DIEGO CA	WASHINGTON DC	UA	NY
	SAN DIEGO CA	UA	NY

Ticket Number: 01621317851984 Date of Departure: 12/07
Passenger Name: HUNTER/HELYNN L MRS
Document Type: PASSENGER TICKET

09/14/11 UNITED AIRLINES CHICAGO IL $311.65 ♦
UNITED AIRLINES

From:	To:	Carrier:	Class:
SAN DIEGO CA	WASHINGTON DC	UA	MP
	SAN DIEGO CA	UA	MP

Ticket Number: 01621317799370 Date of Departure: 12/07
Passenger Name: HUNTER/MARGARET MR
Document Type: PASSENGER TICKET
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION

09/14/11 UNITED AIRLINES CHICAGO IL $311.65 ♦
UNITED AIRLINES

From:	To:	Carrier:	Class:
SAN DIEGO CA	WASHINGTON DC	UA	MP
	SAN DIEGO CA	UA	MP

Ticket Number: 01621317799403 Date of Departure: 12/07
Passenger Name: HUNTER Daughter 1
Document Type: PASSENGER TICKET
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION

09/14/11 UNITED AIRLINES CHICAGO IL $311.65 ♦
UNITED AIRLINES

From:	To:	Carrier:	Class:
SAN DIEGO CA	WASHINGTON DC	UA	MP
	SAN DIEGO CA	UA	MP

Ticket Number: 01621317799381 Date of Departure: 12/07
Passenger Name: HUNTER Son
Document Type: PASSENGER TICKET
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION

09/14/11 UNITED AIRLINES CHICAGO IL $311.65 ♦
UNITED AIRLINES

From:	To:	Carrier:	Class:
SAN DIEGO CA	WASHINGTON DC	UA	MP
	SAN DIEGO CA	UA	MP

Ticket Number: 01621317799392 Date of Departure: 12/07
Passenger Name: HUNTER Daughter 2
Document Type: PASSENGER TICKET
SIGN & TRAVEL® / EXTENDED PAYMENT OPTION

Continued on next page

BRUCE E YOUNG
Closing Date 10/11/11

Account Ending 2-21003

Detail Continued ♦ - denotes Pay Over Time activity

		Amount
09/14/11	EAST POTOMAC GOLF COWASHINGTON DC 2025547660	$20.00
09/16/11	DAILY NEWS SAN086524SAN DIEGO CA 619-2315100	$11.28
09/16/11	PARADIES-PHOENIX QTEMPE AZ 6022756702	$53.32
09/16/11	NEWS EXCHANGE 086557SAN DIEGO CA 619-2315100	$10.98
09/17/11	CRACKER BARREL #359 BOISE ID 8003339566 Description RESTAURANT CHARGES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$108.67 ♦
09/18/11	CHEVRON JACKSONS FOOBOISE ID 0000000000 Description Price FUEL/MISCELLANEOUS $28.65	$28.65
09/20/11	CONTINENTAL AIRLINES HOUSTON TX CONTINENTAL AIRLINES From: To: Carrier: Class: SAN DIEGO CA HOUSTON TX IAH CO SE CORPUS CHRISTI TX CO TA HOUSTON TX IAH CO TA LOS ANGELES CA CO TA Ticket Number: 00521818342393 Date of Departure: 10/20 Passenger Name: HUNTER/DUNCAN Document Type: PASSENGER TICKET SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$437.30 ♦
09/20/11	CONTINENTAL AIRLINES HOUSTON TX 265 CONTINENTAL AIRLINES From: To: Carrier: Class: SAN DIEGO CA HOUSTON TX IAH CO SE CORPUS CHRISTI TX CO TA HOUSTON TX IAH CO TA LOS ANGELES CA CO TA Ticket Number: 00529280984761 Date of Departure: 10/20 Passenger Name: HUNTER /RESERVATI Document Type: SPECIAL SERVICE TICKET	$25.00
09/20/11	MLB 00125 866-274-9053 PA ORDERS@GSICOMMERCE.COM	$92.27
09/22/11	MARRIOTT MARRIOTT MABURBANK CA Arrival Date Departure Date 09/22/11 09/22/11 00000000 LODGING CARDEPOSIT SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$120.00 ♦
09/22/11	HOUSE MEMBERS DININGWASHINGTON DC 2024971821 FOOD/BEVERAGE $12.95 TIP $2.00	$14.95

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

		Amount
09/24/11	The Beverly Hills HoBeverly Hills CA (310)276-2251 TIP $3.00	$20.40
09/24/11	SHELL OIL 5744272920EL CAJON CA AUTO FUEL DISPENSER	$92.77
09/28/11	RANCHO BERNARDO VERA858-675-8500 CA LODGING SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$186.24 ♦
09/28/11	RANCHO BERNARDO F&B 858-675-8500 CA LODGING	$46.00
09/28/11	RANCHO BERNARDO F&B 858-675-8500 CA LODGING	$8.84
09/28/11	RANCHO BERNARDO GOLFSAN DIEGO CA 8586758500 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	$107.29 ♦
09/29/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 FOOD/BEVERAGE $5.95 TIP $2.00	$7.95
09/29/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429891 FOOD/BEVERAGE $40.68 TIP $10.00	$50.68
09/29/11	COTTONWOOD AT RANCHOEL CAJON CA 6194429891	$12.25
10/03/11	STARBUCKS UAL 081558SAN DIEGO CA 619-2315100 FOOD $7.32	$7.32
10/04/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT	$29.99
10/06/11	SUBWAY 3574345TERLING VA 703-5726901	$7.23
10/07/11	VERIZON WIRELSS 14326195967201 6195967201	$32.31
10/09/11	ON THE BORDER- EL CAEL CAJON CA 6192834432 FOOD/BEVERAGE $54.89 TIP $12.00	$66.89
10/10/11	CALIFORNIA PIZZA 144SAN DIEGO CA RESTAURANT	$61.45

Fees

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

Continued on next page

BRUCE E YOUNG
Closing Date 10/11/11

Account Ending 2-21003

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$178.32
Total Interest in 2011	$0.00

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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