

BRUCE E YOUNG  
Closing Date 10/11/11

Account Ending 2-21003

### The Importance of Paying on Time

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

Paying late has consequences, including:

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

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

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

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

We hope you find this information helpful. Thank you.



Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Questions About Your Account?**

**Total Points Balance** **218,532**

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

**Points Earned this Period** **9,714**

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

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

Opening Points Balance	208,818
Points Earned this Period	+9,714
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>218,532</b>

**Did You Know?**

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

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

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

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

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	1,204	0	1,204
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22019	1,219 PREMIER REWARDS GAS GROCERY 2X PR2	158	1,673
	296 PREMIER REWARDS AIRLINE 3X PR3		
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22027	5,228 PREMIER REWARDS GAS GROCERY 2X PR2	113	6,837
	1,496 PREMIER REWARDS AIRLINE 3X PR3		
<b>Total</b>	<b>7,651</b>	<b>2,063</b>	<b>9,714</b>

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

**The Hottest Deals for the Hottest Products**



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

Save 10% or more.

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

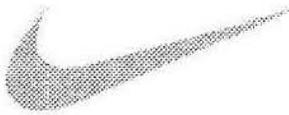
(MR Message 7553)

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

*Continued on reverse*

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

### Gear Up with the Nike Gift Card



The right gear can make a huge difference in your performance and comfort. Shop Nike's complete collection of high-performance footwear, apparel and equipment specifically designed for your sport. Redeem at NIKETOWN, NikeFactoryStores, NikeStore locations and online at NikeStore.com, the official place to buy Nike products online. Nike Gift Cards may be used to create customized Nike products at NIKEiD.com where you become part of the design process.

Nike Gift Cards don't expire. Cardmembers can redeem Membership Rewards® points today for \$25, \$50 and \$100 Card denominations. Log on to **membershiprewards.com** or **1-800-AXP-EARN (297-3276)**. (MR Message 7576)

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.

### New News About Hilton HHonors®



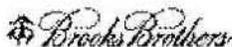
Staying at Hilton Hotels Worldwide just got even easier. Now you get 15% better value when you transfer Membership Rewards® points to Hilton HHonors® because 1,000 Membership Rewards points = 1,500 HHonors points. Transfer now and stay at one of the Hilton Worldwide hotels including Hilton®, Conrad® Hotels & Resorts, DoubleTree®, Embassy Suites Hotels®, Hampton®, Hilton Garden Inn®, Homewood Suites by Hilton® and Waldorf Astoria® Hotels & Resorts.

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

(MR Message 7543)

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 a Brooks Brothers Gift Card



Established in 1818, Brooks Brothers is the premier American purveyor of classic apparel. Brooks Brother's collections for men, women and boys continue to define elegance with timeless style and quality that is second to none. They invite you to experience their legendary spirit of innovation and customer service.

For a store location near you or to request a catalog, call **1-800-274-1815** or visit **www.BrooksBrothers.com**.

(MR Message 7577)

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

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

BRUCE E YOUNG  
Closing Date 11/10/11

Account Ending 2-21003

**New Balance** **\$9,190.14**  
**Minimum Payment Due** **\$1,296.30**  
**Payment Due Date** **12/05/11**

**Late Payment Warning:** Your Payment Due Date is 12/05/11. 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 %.

See page 2 for important information about your account.

See Page 11 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

INTRODUCING **vente-privee**  
with American Express

vente-privee has joined with American Express to make its U.S. debut right in time for members-only access to top European and American designers at up to 70% off. To become a vente-privee member, please visit [americanexpress.com/venteprivee](http://americanexpress.com/venteprivee)

**Membership Rewards® Points**  
As of 11/10/11 **232,767**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay In Full Portion**  
Previous Balance \$1,562.90  
Payments/Credits -\$1,562.90  
New Charges +\$1,135.30  
Fees +\$0.00  
New Balance = \$1,135.30

**Pay Over Time Portion**  
Previous Balance \$6,773.63  
Payments/Credits -\$8,025.23  
New Charges +\$9,306.44  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$8,054.84  
Minimum Due \$161.00

**Account Total**  
Previous Balance **\$8,336.53**  
Payments/Credits -\$9,568.13  
New Charges +\$10,441.74  
Fees +\$0.00  
Interest Charged +\$0.00  
**New Balance** **\$9,190.14**  
**Minimum Payment Due** **\$1,296.30**

Days in Billing Period: 30

**Customer Care**

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

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

See page 2 for additional information.

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

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

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

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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date **12/05/11**  
New Balance **\$9,190.14**  
Minimum Payment Due **\$1,296.30**

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

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000

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

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

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

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

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

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

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

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

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



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

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

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



**Website:** [americanexpress.com](http://americanexpress.com)  
**Mobile Site:** [amexmobile.com](http://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](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

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

BRUCE E YOUNG  
Closing Date 11/10/11

Account Ending 2-21003

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

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$1,557.90	-\$6,778.63	-\$8,336.53
<b>Credits</b>			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$5.00	-\$1,246.60	-\$1,251.60
<b>Total Payments and Credits</b>	<b>-\$1,562.90</b>	<b>-\$8,025.23</b>	<b>-\$9,588.13</b>

**Detail**

\*Indicates posting date

♦ - denotes Pay Over Time activity

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

			Amount
<b>Payments</b>			
10/25/11*	BRUCE E YOUNG	ONLINE PAYMENT - THANK YOU	-\$0,336.53
<b>Credits</b>			<b>Amount</b>
11/07/11	DUNCAN D HUNTER	UNITED AIRLINES ELEC TICKET MI TKT# 0162131779937 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦
11/07/11	DUNCAN D HUNTER	UNITED AIRLINES ELEC TICKET MI TKT# 0162131779936 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦
11/07/11	DUNCAN D HUNTER	UNITED AIRLINES ELEC TICKET MI TKT# 0162131779939 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦
11/07/11	DUNCAN D HUNTER	UNITED AIRLINES ELEC TICKET MI TKT# 0162131779940 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$311.65 ♦
11/07/11	DUNCAN D HUNTER	UNITED AIRLINES ELEC TICKET MI TKT# 0162131785196	-\$5.00

**New Charges****Summary**

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$92.21	\$3,254.33	\$3,346.54
MARGARET HUNTER 2-22019	\$739.45	\$1,294.43	\$2,033.88
DUNCAN D HUNTER 2-22027	\$303.64	\$4,757.68	\$5,061.32
<b>Total New Charges</b>	<b>\$1,135.30</b>	<b>\$9,306.44</b>	<b>\$10,441.74</b>

Continued on reverse

16-7162\_0317

AE\_0635

**Detail**

◆ - denotes Pay Over Time activity

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

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

				Amount
10/14/11	AMERICAN AIRLINES ONBOARD SALE TX			\$24.00
	AMERICAN AIRLINES			
	From: DALLAS/FT WORTH TX	To: SAN DIEGO CA	Carrier: AA	Class: XX
		NOT AVAILABLE		
	Ticket Number: 00100586502180	Date of Departure: 10/14		
	Passenger Name: YOUNG BRUCE E			
	Document Type: INFLIGHT CHARGES			
10/14/11	AMERICAN AIRLINES ONBOARD SALE TX			\$14.00
	AMERICAN AIRLINES			
	From: WASHINGTON NATL D	To: DALLAS/FT WORTH TX	Carrier: AA	Class: XX
		NOT AVAILABLE		
	Ticket Number: D0100578081040	Date of Departure: 10/14		
	Passenger Name: YOUNG BRUCE E			
	Document Type: INFLIGHT CHARGES			
10/17/11	HOLIDAY INN KEY BRIDARLINGTON VA			\$985.13 ◆
	Arrival Date: 10/11/11	Departure Date: 10/14/11		
	00000000			
	LOGGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/19/11	#06747 ALBERTSONS 00CORONADO CA			\$54.21
	6192341523			
10/20/11	MARRIOTT 337J8SDMRNASAN DIEGO CA			\$2,269.20 ◆
	Arrival Date: 10/15/11	Departure Date: 10/15/11		
	00000000			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

 **MARGARET HUNTER**  
Card Ending 2-22019

				Amount
10/11/11	AT&T 5503 4039 587 SAN DIEGO CA			\$102.53 ◆
	800-331-0500			
	Description: TELEPHONE SERV			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/11/11	AT&T 5503 4039 587 SAN DIEGO CA			\$120.36 ◆
	800-331-0500			
	Description: TELEPHONE SERV			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/12/11	WAL-MART SUPERCENTEREL CAJON CA			\$243.27 ◆
	DISCOUNT STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
10/14/11	KFC C191026 100875EL CAJON CA			\$31.52
	619-4440718			

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BRUCE E YOUNG  
Closing Date 11/10/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

			Amount
10/15/11	TLF*ALLEN'S FLWRS & LA MESA CA 6194603192 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$228.36 ◆
10/17/11	SHELL OIL 5744272920EL CAJON CA AUTO FUEL DISPENSER		\$49.85
10/18/11	JACK IN THE BOX 3064EL CAJON CA 619-441-2584 Description FAST FOOD-REST		\$20.48
10/18/11	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE		\$36.10
10/21/11	STARBUCKS CORP079251SAN DIEGO CA 800-7827282		\$24.30
10/21/11	UNION 76 10068138 SAN DIEGO CA UNION 76		\$90.95
10/22/11	SHELL OIL 5744272920EL CAJON CA AUTO FUEL DISPENSER		\$91.64
10/24/11	Doubletree Hotels 66Orange CA Arrival Date Departure Date 10/22/11 10/23/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$327.76 ◆
10/24/11	STATERBROS167 5429295SAN DIEGO CA 8564841281 Description Price GROCERY STORES, SUP \$51.89		\$51.89
10/24/11	STARBUCKS CORP079251SAN DIEGO CA 860-7827282		\$13.65
10/28/11	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645181950310 Passenger Name: HUNTER/M Document Type: EXCESS BAGGAGE		\$25.00
10/28/11	UNITED AIRLINES SAN DIEGO CA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645182908153 Passenger Name: HUNTER/M Document Type: EXCESS BAGGAGE		\$25.00
10/28/11	BRIOCHE DOREE 084842SAN DIEGO CA 619-2315100 FOOD \$36.88		\$36.88
10/29/11	UNITED AIR *INFLT. UNITED AIR *INFLT UNITED AIR *INFLT ORD,REQ REQUESTER NAME IT1 PURCHASE ,UPI 28.2500,QTY1 IT2 ,UPI 0.0000,QTY FRT 0.00,HDL 0.00,ITM1		\$28.25

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
10/29/11	STARBUCKS CORP077297MCLEAN 800-7827282	VA		\$16.75
10/30/11	MCDONALD'S F16838 06CENTREVILLE 7032739686	VA		\$28.11
11/01/11	UNITED AIRLINES DULLES VA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645177165121 Passenger Name: HUNTER/M Document Type: EXCESS BAGGAGE			\$75.00
11/01/11	UNITED AIRLINES DULLES VA UNITED AIRLINES Routing Details Not Available Ticket Number: 01645179769471 Passenger Name: HUNTER/M Document Type: EXCESS BAGGAGE			\$60.00
11/01/11	PARADIES # 390 ODULLES VA 7035726192			\$31.08
11/01/11	LINDBERGH PARKING LISAN DIEGO 6192911508 Description Price PARKING FEES \$170.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$170.00 ◆
11/03/11	SCI VENDING 1244 542WASHINGTON 8003289006 Description Price EQUIPMENT,TOOLS REN \$3.00	DC		\$3.00
11/06/11	AHI SUSHI & GRILL ALPINE CA 856-279-1663 Description FOOD/BEVERAGE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$102.15 ◆

 **DUNCAN D HUNTER**  
Card Ending 2-22027

				Amount
10/11/11	BRIOCHE DOREE 084842SAN DIEGO 619-2315100 FOOD	CA	\$10.53	\$10.53
10/19/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01646604303714 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET			\$69.00
10/19/11	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: WASHINGTON DC To: SAN DIEGO CA Carrier: UA Class: YB NOT AVAILABLE Ticket Number: 01621336903501 Date of Departure: 11/01 Passenger Name: HUNTER/HELYNN MRS Document Type: PASSENGER TICKET			\$2.50

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BRUCE E YOUNG  
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## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
10/20/11	NEWS GIFT SHOP670625CORPUS CHRIST 9564308662	TX		\$15.00
10/20/11	DNC Travel - George Houston (281)230-3400 TIP	TX	\$2.00	\$8.30
10/20/11	SNAPPY FOOD 10 00000ROBSTOWN 3617655694	TX		\$28.05
10/20/11	STARBUCKS WTA 001533SAN DIEGO 619-2315100 FOOD	CA	\$0.02	\$8.02
10/21/11	CONTINENTAL AIRLINES HOUSTON TX CONTINENTAL AIRLINES From: HOUSTON TX IAH To: CORPUS CHRISTI TX Carrier: CO Class: ED NOT AVAILABLE Ticket Number: 00529290100275 Date of Departure: 10/20 Passenger Name: HUNTER /LIQUOR Document Type: SPECIAL SERVICE TICKET	TX 296		\$6.00
10/22/11	DNC Travel - George Houston (281)230-3400 TIP	TX	\$10.00	\$55.29
10/22/11	GAME TIME FOOD AND BCORPUS CHRISTI FAST FOOD RESTAURANT TIP	TX	\$2.00	\$13.50
10/22/11	REAL FOODS HOUSTON TX CATERER FOOD/BEVERAGE	TX	\$6.73	\$6.73
10/22/11	DOUBLE TREE ORANGE CORANGE 714-634-3497 Description ON-BOARD CRUISE	CA		\$13.41
10/23/11	CONTINENTAL AIRLINES HOUSTON TX CONTINENTAL AIRLINES From: HOUSTON TX IAH To: LAS VEGAS NV Carrier: CO Class: ED NOT AVAILABLE Ticket Number: 00529290570421 Date of Departure: 10/22 Passenger Name: COIAHLAS /INFLIGHT Document Type: SPECIAL SERVICE TICKET	TX 298		\$2.99
10/24/11	ENTERPRISE RENT A CALOS ANGELES Location: LOS ANGELES CA Date: 11/10/22 Return: SAN DIEGO CA Date: 11/10/24 Agreement Number: 120286541 Renter Name: HUNTER DD SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	CA		\$344.56 ◆
10/24/11	MCDONALD'S F5006 000EL CAJON 6195792228	CA		\$11.94

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

			Amount
10/25/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640605343063 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$138.00 ◆
10/25/11	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640609437396 Passenger Name: HUNTER/DUNCAN Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$552.00 ◆
10/26/11	JOHNNY'S HALF SHELL WASHINGTON DC 2027376400 FOOD/BEVERAGE \$6.60 TIP \$2.00		\$8.60
10/27/11	DRP*OFFICEMAC 0000 ORDERFIND.COM MN DIRECT MKTG INTERNET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$149.99 ◆
10/27/11	DRP*OFFICEMAC 0000 ORDERFIND.COM MN DIRECT MKTG INTERNET		\$12.99
10/28/11	JOHNNY'S HALF SHELL WASHINGTON DC 2027376400 FOOD/BEVERAGE \$267.47 TIP \$50.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$317.47 ◆
11/02/11	HYATT REGENCY WASHIN888-472-2870 DC Arrival Date 10/28/11 Departure Date 11/01/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$457.79 ◆
11/02/11	HYATT REGENCY WASHIN888-472-2870 DC Arrival Date 10/28/11 Departure Date 11/01/11 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$2,797.87 ◆
11/03/11	AT&T DATA 190 ALPHARETTA GA 800-331-0500 Description TELECOMMUNICAT		\$29.99

**Fees**

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

Continued on next page

BRUCE E YOUNG  
Closing Date 11/10/11

Account Ending 2-21003

### Interest Charged

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

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

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

### Interest Charge Calculation

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

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

(v) Variable Rate

### Important Notice

#### Information on Pay Over Time Features

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

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

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

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

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



BRUCE E YOUNG  
Closing Date 11/10/11

Account Ending 2-21003

**Notice of Changes to Your Membership Rewards Program® Account**

As of March 1, 2012, AirTran Airways will exit the Membership Rewards program. Any Membership Rewards point redemptions for AirTran A+ Reward credits must be made by February 29, 2012. These redemptions will be final and subject to the A+ Rewards program terms and conditions.

**You can still use Membership Rewards Pay with Points to purchase AirTran Airways tickets. 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 customer programs, or
- redeem points for airline and hotel travel certificates.

To transfer points to a participating frequent customer program or to use Pay with Points, please visit [membershprewards.com/travel](http://membershprewards.com/travel).

S01N1

BP/MUFYI01/1111

**16-7162\_0325**

AE\_0643



Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Questions About Your Account?**

**Total Points Balance** **232,767**

**Points Earned this Period** **14,235**

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

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

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

Opening Points Balance	218,532
Points Earned this Period	+14,235
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>232,767</b>

**Did You Know?**

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

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

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

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

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	83	0	83
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22019	3,337 PREMIER REWARDS GAS GROCERY 2X PR2	620	1,957
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22027	7,725 PREMIER REWARDS GAS GROCERY 2X PR2	8	12,195
	4,462 PREMIER REWARDS AIRLINE 3X PR3		
<b>Total</b>	<b>9,145</b>	<b>5,090</b>	<b>14,235</b>

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

**The Hottest Deals for the Hottest Rewards**



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

Save 10% or more.

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

(MR Message 7679)

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

*Continued on reverse*

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

CHOICEprivileges®

### Transfer Membership Rewards® Points for Choice Privileges® Points]

Membership Rewards members can now redeem points for **Choice Privileges** rewards program points. **Choice Privileges** points can be redeemed for stays at over 6,000 Choice Hotels® worldwide (with no blackout dates) as well as other great travel rewards, gas cards, gift cards to retailers and restaurants, and more. Visit [membershprewards.com](http://membershprewards.com) to redeem today. Not a **Choice Privileges** member yet? Join at [choiceprivileges.com/signup/AMEXMR](http://choiceprivileges.com/signup/AMEXMR)

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

(MR Message 7668)

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

### Redeem Membership Rewards® Points for Legal Sea Foods Gift Cards

Legal Sea Foods has long proven that a consistent, high-quality dining experience never goes out of style. Dine in, or rather, see fish fly! Legal Sea Foods offers its renowned fresh fish and shellfish ready for home delivery, anywhere in the continental U.S. Specializing in lobsters just trapped from the cold waters of the North Atlantic, and offering everything from appetizers to desserts, Legal Sea Foods provides gourmet gifts that really deliver. Visit [www.shoplegalseafoods.com](http://www.shoplegalseafoods.com)

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

(MR Message 7674)

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

### Redeem 70,000 Points for a 2-Night Stay and a \$150 Resort Credit at Wynn Las Vegas or Encore

Wynn Las Vegas and Encore are two extraordinary resorts full of indulgent amenities to enjoy. From signature dining, exclusive shopping, and sensational entertainment to chic nightlife and an array of other leisure activities, discover everything you love in a vacation getaway at Las Vegas' most luxurious destination duo. Redeem points today. Time is limited. Offer valid for booking only through December 27, 2011, and stay must be completed by February 29, 2012.

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

(MR Message 7666)

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



If it isn't fresh, it isn't Legal!



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

BRUCE E YOUNG  
Closing Date 11/10/11

Account Ending 2-21003

INTRODUCING

# vente-privee

with American Express



## \$20 STATEMENT CREDIT WITH YOUR FIRST PURCHASE!

**vente-privee** has joined with American Express to make its U.S. debut! Sign up now for members-only access to top European and American designers at up to 70% off. To become a vente-privee member, please visit [americanexpress.com/vp20](http://americanexpress.com/vp20)

Must use any eligible American Express® Card to make 1st purchase at Vente-Privee ([www.venteprivee.com](http://www.venteprivee.com)) through 12/31/2011. "Eligible Card" is defined as a valid American Express Credit or Charge Card, in good standing & not in default, issued in the U.S., either by American Express or a licensed 3rd party bank issuer of American Express-branded Cards. Certain Cards are not eligible, including those issued in the U.S. by Department Stores National Bank, Prepaid Cards (including, without limitation, American Express Gift Cards and Service cards) and American Express Corporate Cards. If your Card is replaced during the promotional period, please call the Customer Service number on the back of your Card for assistance. Statement credit will be issued approximately 6-8 weeks after qualifying purchase is charged to your Card. Your ability to earn rewards may be based on the amount of your purchase after statement credit has been applied. Individual rewards program terms and conditions apply. If purchase(s) is subject to finance charges, finance charges will accrue on total amount of the purchase(s) prior to application of statement credit.

## MEMBERSHIP REWARDS® YEAR-END SAVINGS EVENT

With so many ways to reward yourself, why not get a little something extra? Save on the rewards you love, from now until December 31, 2011. Use points and save at [membershiprewards.com/myrewards25](http://membershiprewards.com/myrewards25)

MEMBERSHIP  
rewards®

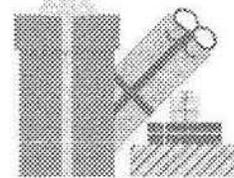
Offers valid for selected U.S. Membership Rewards® program enrollees only. Offers must be redeemed online between 9/23/2011 and 12/31/2011. Offers are not transferable and may not be combined with other offers. American Express in its sole discretion reserves the right to offer and/or terminate these offers at any time. To be eligible to receive these offers, all Card accounts linked to an enrollee's Membership Rewards program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to the respective Membership Rewards offers. Visit [membershiprewards.com/myrewards25](http://membershiprewards.com/myrewards25) for all offer details. Terms and Conditions for the Membership Rewards program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. © 2011 American Express Travel Related Services. All rights reserved. V246-0004



### Enjoy Holiday Savings on Your Smartphone

See more holiday savings Membership Rewards® points in stores gift cards immediate travel. Scan this code or visit [membershiprewards.com/giftcards](http://membershiprewards.com/giftcards) on your smartphone to start saving.

MEMBERSHIP REWARDS®



## SMALL BUSINESS SATURDAY® IS ON NOVEMBER 26

SHOP SMALL<sup>SM</sup> AND SUPPORT LOCAL BUSINESSES.

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**teleflora**

Visit [www.teleflora.com/americanexpress-NOVSM25](http://www.teleflora.com/americanexpress-NOVSM25) or call 1-800-800-8388 and provide code NOVSM25. Must pay with any American Express® Card. Offer valid from 11/01/11–12/31/11.

Cannot be combined with any other offer. Arrangement prices do not include service fee or tax. Prices subject to change without notice. If an item is not available, a comparable substitute will be provided. Teleflora is a registered trademark of Teleflora LLC. © 2011 Teleflora.

# \$100 Off Purchase of \$500, or More

For 65 years, REEDS Jewelers has helped you find some of the finest jewelry available. During the holidays receive \$100 off a purchase of \$500, or more (excludes David Yurman and Pandora). Treat yourself or a loved one to the finest diamonds, watches and luxurious jewelry brands.

This offer can be redeemed at any REEDS Jewelers location or online at [www.REEDS.com](http://www.REEDS.com) (use code **19152107** at checkout).

Offer valid when you pay with any American Express® Card. Not valid on previous purchases. Offer cannot be combined with any other promotions/offers/savings. Limit one offer per Cardmember. Offer expires December 25, 2011.



**REEDS**  
Jewelers  
Stores • [REEDS.com](http://REEDS.com)

## Complimentary Tie Worth \$100 from Charles Tyrwhitt!

Charles Tyrwhitt is a small but passionate British shirtmaker that provides some of London's best dressed with immaculately crafted shirts. You can choose a **complimentary\* woven silk tie** worth \$100 when you make a single Charles Tyrwhitt purchase of \$115 or more by 12/31/11, and use an American Express® Card. To make a purchase, visit [ctshirts.com/amxsm](http://ctshirts.com/amxsm) or call toll free 1-866-797-2701 and quote AMXSM.

**CHARLES TYRWHITT**  
JERMYN STREET LONDON

Terms and Conditions: The complimentary woven silk tie offer applies when you spend \$115 or more in a single transaction and is valid on any woven tie with a normal full price of \$100, while supplies last. Offers are not valid in conjunction with any other offers or vouchers, or on website clearance section. Offer valid when you pay with an American Express® Credit or Charge Card by 12/31/11. Fulfillment of the offer is the sole responsibility of the participating American Express merchant.

Use any American Express® Card to get

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> go to [shopamericamalls.com/amer](http://shopamericamalls.com/amer)



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

BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

**New Balance** **\$3,622.27**  
**Minimum Payment Due** **\$1,189.81**  
**Payment Due Date** **01/05/12**

**Late Payment Warning:** Your Payment Due Date is 01/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

**Membership Rewards® Points**  
As of 12/11/11 **245,968**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**  
Previous Balance \$1,135.30  
Payments/Credits -\$1,135.30  
New Charges +\$1,139.81  
Fees +\$0.00  
New Balance = \$1,139.81

**Pay Over Time Portion**  
Previous Balance \$0,054.04  
Payments/Credits -\$0,606.04  
New Charges +\$3,034.46  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$2,482.46  
Minimum Due \$50.00

**Account Total**  
Previous Balance \$9,190.14  
Payments/Credits -\$9,742.14  
New Charges +\$4,174.27  
Fees +\$0.00  
Interest Charged +\$0.00  
**New Balance** **\$3,622.27**  
**Minimum Payment Due** **\$1,189.81**

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.

See page 2 for important information about your account.

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

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

Pay for your holiday purchases in full or over time —  
**the choice is yours.**

As a benefit of your American Express® Card, you can choose to pay larger purchases of \$100 or more over time. Also with your Card, you can get all the rewards and retail protections you need most during the holiday season.

To learn more about your Pay Over Time feature, visit americanexpress.com/payovertimeinfo

\*Terms, conditions and restrictions apply.



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

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

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

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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date **01/05/12**  
New Balance **\$3,622.27**  
Minimum Payment Due **\$1,189.81**

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

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000

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

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

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

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

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

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

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

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

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



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

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

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



**Website:** [americanexpress.com](http://americanexpress.com)  
**Mobile Site:** [amexmobile.com](http://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](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

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- Save time

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Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

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

BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

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

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
<b>Payments</b>	-\$1,135.30	-\$8,054.84	-\$9,190.14
<b>Credits</b>			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	\$0.00	-\$552.00	-\$552.00
<b>Total Payments and Credits</b>	<b>-\$1,135.30</b>	<b>-\$8,606.84</b>	<b>-\$9,742.14</b>

**Detail**

\*Indicates posting date

◆ - denotes Pay Over Time activity

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

Payments	Amount
11/19/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$6,957.70
11/19/11* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$232.44
Credits	Amount
11/14/11 DUNCAN D HUNTER UNITED AIRLINES CHICAGO IL TKT# 0164060943739 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$552.00 <sup>◆</sup>

**New Charges****Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
MARGARET HUNTER 2-22019	\$655.83	\$1,105.75	\$1,761.58
DUNCAN D HUNTER 2-22027	\$483.98	\$1,920.71	\$2,412.69
<b>Total New Charges</b>	<b>\$1,139.81</b>	<b>\$3,034.46</b>	<b>\$4,174.27</b>

**Detail**

◆ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)
 **MARGARET HUNTER**  
Card Ending 2-22019

	Amount
11/12/11 THE DISNEY STORE #91EL CAJON CA DEPARTMENT STORE Description DISNEY STORE #	\$32.09
11/14/11 STARBUCKS CORP079251SAN DIEGO CA 800-7827282	\$14.35
11/15/11 BARNES & NOBLE 2733 LA MESA CA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$238.18 <sup>◆</sup>
11/16/11 VONS Store 2093LA MESA CA GROCERY STORE	\$25.00
11/16/11 SHELL OIL 5744272920EL CAJON CA AUTO FUEL DISPENSER SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$105.04 <sup>◆</sup>

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
11/19/11	TRAVEL TRADERS 0776 ANAHEIM 7147505757 Description GENERAL MERCHANDISE	CA		\$22.62
11/19/11	SUBMARINA 0201001925ANAHEIM 7144738811	CA		\$19.58
11/19/11	Hilton Mix Restauran Anaheim (714) 750-4321	CA		\$63.07
11/21/11	CHEVRON CSI-307165/1ALPINE 6194451713 Description Price FUEL/MISCELLANEOUS \$63.62 001 UNL REG	CA		\$63.62
11/23/11	MICHAELS STORES 5711EL CAJON ARTIST SUPPLY & CRAFT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$255.40 ◆
11/28/11	SHELL OIL 5744272920EL CAJON GAS STATION	CA		\$94.69
11/28/11	STATERBROS 167 542929SAN DIEGO 8504841281 Description Price GROCERY STORES, SUP \$57.19	CA		\$57.19
11/28/11	STATERBROS 167 542929SAN DIEGO 8504841281 Description Price GROCERY STORES, SUP \$50.00	CA		\$50.00
11/30/11	WAL-MART SUPERCENTER EL CAJON DISCOUNT STORE	CA		\$32.13
12/02/11	VONS Store 2333EL CAJON GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$126.35 ◆
12/02/11	VONS Store 2333EL CAJON GROCERY STORE	CA		\$25.00
12/06/11	WORLD MKT 000406LA MESA 619-4662991 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$100.17 ◆
12/06/11	CYNTHIA'S HALLMARK #LA MESA 619-465-0112 Description CARD/GIFT/PART	CA		\$16.26
12/06/11	VONS Store 2333EL CAJON GROCERY STORE	CA		\$50.00
12/07/11	MICHAELS STORES 5711EL CAJON ARTIST SUPPLY & CRAFT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$122.65 ◆
12/09/11	CAZADORES MEXICAN FOSANTE 619-434-3887 Description FAST FOOD REST	CA		\$20.30
12/09/11	SHELL OIL 5744272920EL CAJON AUTO FUEL DISPENSER	CA		\$69.99

Continued on next page

BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

			Amount
12/09/11	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$157.96 ◆
<b>DUNCAN D HUNTER</b> Card Ending 2-22027			
			Amount
10/18/11	AT&T V500 10080 063 MEMPHIS 800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TN	\$450.00 ◆
10/18/11	AT&T V500 10080 063 MEMPHIS 800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TN	\$399.00 ◆
11/11/11	ACE PARKING LOT#3703SAN DIEGO 619-233-6624 Description PARKING FEES	CA	\$15.00
11/11/11	MARRIOTT 337J8SDMRNASAN DIEGO Arrival Date 11/11/11 Departure Date 11/11/11 00000000	CA	\$11.00
11/11/11	JACK IN THE BOX 90 05AN DIEGO 800-955-5225 Description FAST FOOD REST	CA	\$12.45
11/17/11	BULL FEATHERS - WASHWASHINGTON RESTAURANT TIP	DC	\$50.85 \$8.00
11/20/11	RIVERWALK GOLF CLUB SAN DIEGO PUBLIC GOLF COURSE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$291.99 ◆
11/20/11	RIVERWALK GOLF CLUB SAN DIEGO 6192964653 FOOD/BEVERAGE TIP	CA	\$37.78 \$33.78 \$4.00
11/21/11	MCDONALD'S F10979 06ESCONDIDO 7607458797	CA	\$13.99
11/30/11	GARMIN INTERNATIONALOLATHE 913-397-8200 Description UNIFORM CO	KS	\$49.99
12/01/11	BOBBY VAN'S WASHINGTON D. 2025891504	DC	\$85.00

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
12/03/11	AT&T DATA 190 800-331-0500 Description TELECOMMUNICAT	ALPHARETTA GA		\$29.99
12/03/11	STEELE CANYON GOLF CJAMUL 850-877-0393 FOOD TIP	CA	\$30.07 \$5.00	\$35.07
12/03/11	TRUPIANOS ITALIAN BIFALLBROOK 760-728-0200 FOOD TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$207.17 \$43.00	\$250.17 ◆
12/03/11	STEELE CANYON GOLF CJAMUL 6194416900	CA		\$69.00
12/07/11	H STREET COUNTRY LOU WASHINGTON 2023994722 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	DC		\$537.55 ◆
12/09/11	COTTONWOOD AT RANCHO EL CAJON 619-442-9691 FOOD TIP	CA	\$17.18 \$5.00	\$22.18
12/09/11	COTTONWOOD AT RANCHO EL CAJON 6194429891 Description FOOD AND BEVERAGE	CA	Price \$51.68	\$51.68

**Fees**

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

**Interest Charged**

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

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

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

Continued on next page

BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

**Interest Charge Calculation**

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

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

(v) Variable Rate

**Important Notice****Renewal Notice**

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

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

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

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

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

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

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

**Sign & Travel****Extended Payment Option**

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



BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

**An Important Notice Concerning Cardmember Privacy**

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

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

**What Information Do We Collect?**

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

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

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

**Information We Share with Our Affiliates**

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

**Valuable Partner Offers**

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

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

**Your Choices**

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our affiliates, by visiting us at: [www.americanexpress.com/communications](http://www.americanexpress.com/communications). You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-287-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

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

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

**Information Security**

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

**Former Customers**

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

**For Vermont Cardmembers Only**

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

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

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

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

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

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

You must contact us:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

**Annual EFT Error Resolution Notice**

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-835-2729 for Pay By Phone and Pay By Computer questions, and at 1-800-835-2729 for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter). We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

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

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

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

SPC30

BP/PRVCCSG/310

16-7162\_0341

AE\_0659



Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Total Points Balance** **245,968**

**Points Earned this Period** **13,201**

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

Opening Points Balance	232,767
Points Earned this Period	+13,201
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>245,968</b>

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

**Questions About Your Account?**

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

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

**Did You Know?**

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

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

**Points Transaction Detail**

October 1, 2011 - October 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	3,035 PREMIER REWARDS AIRLINE 3X PR3	<b>70</b>	3,105
<b>Add'l Premier Rwd Gld Cd</b> XXXX-XXXXX2-22019	2,261 Marriott 2X promo 6736	<b>588</b>	3,385
		<b>536</b> PREMIER REWARDS GAS GROCERY 2X PR2	
<b>Add'l Premier Rwd Gld Cd</b> XXXX-XXXXX2-22027	3,039 Marriott 2X promo 6736	<b>120</b>	6,711
		<b>122</b> PREMIER REWARDS GAS GROCERY 2X PR2	
		<b>3,430</b> PREMIER REWARDS AIRLINE 3X PR3	
<b>Total</b>	<b>8,335</b>	<b>4,866</b>	<b>13,201</b>

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

Continued on reverse



### Use Membership Rewards® Points on Facebook}

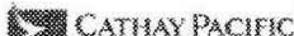
Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook}

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

{MR Message 7756}

Terms and conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](https://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 Flights on Cathay Pacific



Cathay Pacific offers nonstop service from North America (including Los Angeles, New York City, San Francisco and Chicago) to Hong Kong, with convenient connections to more than 60 popular Asian cities. Redeem Membership Rewards points for flights on Cathay Pacific today.

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

{MR Message 7755}

Terms and conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](https://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 Ruth's Chris Steak House® Gift Cards



Ruth's Chris Steak House cordially invites you to experience the sizzle of our mouthwatering steaks, succulent seafood, tasty side dishes and decadent desserts. Looking for the perfect night out? We've got you covered. Join us for steak and beers with the guys, round up the girls for a delicious evening or unwind with coworkers after a long day. Enjoy the warm hospitality that made us famous and discover that at Ruth's, we're serving up more than just sizzling steaks. Visit us at [www.ruthschris.com](https://www.ruthschris.com)

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

{MR Message 7760}

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

### Transfer Membership Rewards® Points to Alitalia's MilleMiglia



As Italy's premier airline, Alitalia offers nonstop service to Rome and Milan where you can conveniently connect to numerous destinations in Italy and throughout the world.

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

{MR Message 7754}

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

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

BRUCE E YOUNG  
Closing Date 12/11/11

Account Ending 2-21003

# vente-privee

with American Express

**\$20 STATEMENT CREDIT  
WITH YOUR FIRST PURCHASE**

You may use any eligible American Express® Card to make 1st purchase at Vente-Privee (www.venteprivee.com) through 12/11/11. Eligible Card is defined as a valid American Express Credit or Charge Card, in good standing & not in default, issued in the U.S. either by American Express or a licensed 3rd party bank issuer of American Express-branded cards. Certain Cards are not eligible, including those issued in the U.S. by Department Stores, National Bank, Prepaid Cards (including, without limitation, American Express Gift Cards and Savings Cards) and American Express Corporate Cards. If your Card is reissued during the promotional period, please call the Customer Service number on the back of your Card for assistance. Statement credit will be issued approximately 6-8 weeks after qualifying purchase is charged to your Card. Your ability to earn rewards may be based on the amount of your purchase after statement credit has been applied. Individual rewards program terms and conditions apply. A purchase(s) is subject to service charges, interest charges will accrue on total amount of the purchase(s) prior to application of statement credit.

vente-privee, the original private sale site, offers members-only access to top European and American designers at up to 70% off.

Join today at [americanexpress.com/VP20](http://americanexpress.com/VP20)

# Extended Warranty\*

What if the color fades on your new flat-screen TV?  
Or your food processor starts rattling instead of slicing and dicing?  
Chances are it will happen right after the warranty runs out.  
Fortunately, when you use your American Express® Card for eligible purchases, membership can extend the warranty up to one additional year.

To learn more about this benefit of your Card, visit [americanexpress.com/extendedwarranty](http://americanexpress.com/extendedwarranty) or call 1-800-225-3750.

\*Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0553 or Policy EW-ING and is subject to change with notice. This document does not supplement or replace the Policy.



## Now Accepting American Express® Cards!

**Camping World** - A nationwide network of RV & Outdoor SuperCenters proudly accepts American Express Cards! Call 1-800-626-5944, shop [CampingWorld.com](http://CampingWorld.com) or visit a SuperCenter.

**Rimel's Bar & Grill** - 12955 El Camino Real Ste. G-2, San Diego, 858-755-0000.

**San Diego Running Institute** - A retail running shoe store devoted to helping runners achieve their goals. 4760-B & C Mission Gorge Pl., San Diego. Call 619-265-7374 or visit [www.sdri.net](http://www.sdri.net)

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.

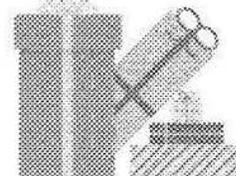
(CE 116588)



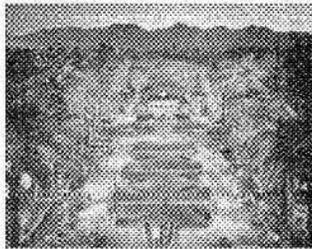
## Enjoy Holiday Savings on Your Smartphone

Save more this holiday by using Membership Rewards® points to save on gift cards and products from popular brands. Scan this code or visit [members/rewards.com/giftcards](http://members/rewards.com/giftcards) on your smartphone to start saving.

AMERICAN EXPRESS  
MEMBERSHIP REWARDS®



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.



#### DOUBLE YOUR REWARDS WITH A SCOTTSDALE GETAWAY

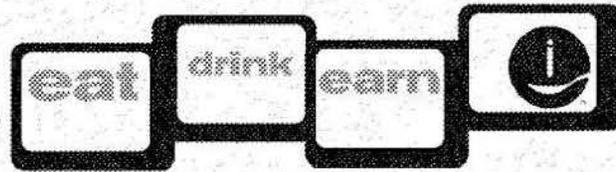
Earn double Membership Rewards® points in Scottsdale when you use your eligible, enrolled American Express® Card and book your reservation at participating Scottsdale resorts from October 1, 2011 – March 31, 2012 (spending \$500+).

*For terms & conditions, please visit website.*

  
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*Bring your passion for life.®*

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#### DIRECTV – America's #1 Satellite TV Service

Sign up for the DIRECTV® CHOICE Package or any other package of equal or greater value with any American Express® Card by February 8, 2012, and you'll get an additional \$10 off each month for a year on top of DIRECTV's current offer — that's a **\$120 SAVINGS**. DIRECTV offers over 285 channels, all in 100% digital picture and sound!

**Just call 1-800-496-0823 to order DIRECTV today.**

Terms and Conditions: Must call 1-800-496-0823 to be eligible for the offer. Must be a new DIRECTV subscriber. Offer ends 2/8/12 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 non-refundable/non-transferable 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](http://directv.com/legal) and in order confirmation. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

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

BRUCE E YOUNG  
Closing Date 01/11/12

Account Ending 2-21003

**New Balance** **\$9,564.38**  
**Minimum Payment Due** **\$1,572.44**  
**Payment Due Date** **02/05/12**

**Late Payment Warning:** Your Payment Due Date is 02/05/12. If you pay late, you may have to pay a late fee of up to \$35.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.24 %.

See page 2 for important information about your account.

**IT'S NOT JUST FOR GOURMET FARE.**

YOUR AMERICAN EXPRESS CARD IS WELCOME AT ALL KINDS OF RESTAURANTS -- LIKE A BURGER WITH FRIES OR A PIZZA WITH FRESH WINGS. AND PARKS HAS WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT [AMEXNETWORK.COM/WELCOME](http://AMEXNETWORK.COM/WELCOME)

**Membership Rewards® Points**  
As of 01/11/12 **255,063**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**  
Previous Balance \$1,139.81  
Payments/Credits -\$1,139.81  
New Charges +\$1,234.44  
Fees +\$175.00  
New Balance = \$1,409.44

**Pay Over Time Portion**  
Previous Balance \$2,482.46  
Payments/Credits -\$2,482.46  
New Charges +\$6,154.94  
Fees +\$0.00  
Interest Charged +\$0.00  
New Balance = \$6,154.94  
Minimum Due \$163.00

**Account Total**  
Previous Balance **\$3,622.27**  
Payments/Credits -\$3,622.27  
New Charges +\$9,369.38  
Fees +\$175.00  
Interest Charged +\$0.00

**New Balance** **\$9,564.38**  
**Minimum Payment Due** **\$1,572.44**

Days in Billing Period: 31

**Customer Care**

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

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

See page 2 for additional information.

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

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

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

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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date **02/05/12**  
New Balance **\$9,564.38**  
Minimum Payment Due **\$1,572.44**

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



BRUCE E YOUNG  
Closing Date 01/11/12

Account Ending 2-21003

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
<b>Payments</b>	-\$1,139.81	-\$2,482.46	-\$3,622.27
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,139.81</b>	<b>-\$2,482.46</b>	<b>-\$3,622.27</b>

**Detail** \*Indicates posting date

Payments	Amount
01/02/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$3,288.93
01/05/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$333.34

**New Charges**

**Summary**

	Pay In Full	Pay Over Time <sup>◆</sup>	Total
BRUCE E YOUNG 2-21003	\$127.41	\$4,731.41	\$4,858.82
MARGARET HUNTER 2-22019	\$310.57	\$1,223.71	\$1,534.28
DUNCAN D HUNTER 2-22027	\$796.46	\$2,199.82	\$2,996.28
<b>Total New Charges</b>	<b>\$1,234.44</b>	<b>\$8,154.94</b>	<b>\$9,389.38</b>

**Detail**

<sup>◆</sup> - denotes Pay Over Time activity

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

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

	Amount
12/12/11 MCAFEE.COM 866-622-3911 CA 1021196 ONLINE SOFTWR Description CA, ONLINE SFTWARE	\$79.99
12/15/11 EL TORITO 7082 LA MESA CA RESTAURANT	\$47.42
01/07/12 TOWN & COUNTRY HOTELS SAN DIEGO CA Arrival Date Departure Date 01/06/12 01/07/12 00000000 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$4,731.41 <sup>◆</sup>

 **MARGARET HUNTER**  
Card Ending 2-22019

	Amount
12/12/11 TARGET STORES 304 03EL CAJON CA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$138.87 <sup>◆</sup>
12/15/11 COSTCO WHSE #0469 00LA MESA CA 6196678518	\$90.31

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
12/19/11	JACK IN THE BOX 3064EL CAJON 619-441-2584 Description FAST FOOD REST	CA		\$23.16
12/21/11	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$180.08 ◆
12/22/11	CHEVRON CSI-307165/1ALPINE 6194451713 Description FUEL/MISCELLANEOUS 001 UNL REG	CA	Price \$27.20	\$27.20
12/22/11	TARGET STORES 304 03EL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$187.33 ◆
12/22/11	WORLD MKT 000406LA MESA 619-4662991 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$111.91 ◆
12/22/11	SUBWAY 024577POWAY 858-6797437	CA		\$11.27
12/24/11	VONS Store 2333EL CAJON GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$100.25 ◆
12/24/11	COSTCO WHSE #0469 00LA MESA 6196678518	CA		\$44.14
12/24/11	COSTCO WHSE #0469 00LA MESA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$115.97 ◆
12/26/11	SCI VENDING 4244 542EL CAJON 8003289006 Description EQUIPMENT,TOOLS REN	CA	Price \$5.00	\$5.00
12/27/11	CHEVRON CSI-307165/1ALPINE 6194451713 Description FUEL/MISCELLANEOUS 053 DSL-2	CA	Price \$9.19	\$9.19
12/28/11	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY	CA		\$28.80
01/03/12	RUBIO'S PKWY PLAZA #EL CAJON 6195931555	CA		\$38.35
01/06/12	PARTY CITY #524 0000EL CAJON 9734538600 Description REFER TO RECEIPT	CA		\$7.60
01/06/12	PARTY CITY #524 0000EL CAJON 9734538600 Description REFER TO RECEIPT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$257.92 ◆

Continued on next page

BRUCE E YOUNG  
Closing Date 01/11/12

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/06/12	TLF*ALLEN'S FLWRS & LA MESA 6194603192	CA		\$131.38 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
01/08/12	Hotel Del Signature Coronado (619)435-6611	CA		\$11.00
Description REFER TO INVOICE				
01/08/12	Hotel Del Coronado RCoronado (619)435-6611	CA		\$14.55
 <b>DUNCAN D HUNTER</b> Card Ending 2-22027				
				Amount
12/12/11	SEES CANDIES MO 800-347-7337 CANDY	CA		\$79.75
12/12/11	SEES CANDIES MO 800-347-7337 CANDY	CA		\$93.85
12/12/11	1-800-FLOWERS.COM 800-468-1141 FLORAL PROD	NY		\$59.79
12/13/11	ACQUA AL 2 542929304WASHINGTON 2025254375	DC		\$319.32 ◆
FOOD/BEVERAGE			\$319.32	
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/13/11	PAYPAL *CONG INST. 4029357733 402-935-7733	CA		\$1,050.00 ◆
Description OTHER SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/13/11	BAZU RACE EVENT REG DAVIS 888-600-2298	CA		\$90.00
Description MISC PERSONAL				
12/13/11	BAZU RACE EVENT REG DAVIS 888-600-2298	CA		\$90.00
Description MISC PERSONAL				
12/17/11	SAN DIEGO HALF MARAT619-7645224 6197645224	CA		\$209.43 ◆
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
12/21/11	JANET'S MONTANA CAFEALPINE RESTAURANT	CA		\$58.97
FOOD			\$48.97	
TIP			\$10.00	
12/23/11	REDHAWK GOLF CLUB TEMECULA 9513023850	CA		\$86.82
12/23/11	RICO'S CANTINA TEMECLUA 9093023850	CA		\$24.61

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

				Amount
12/29/11	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD TIP	CA		\$11.99
			\$8.99	
			\$3.00	
12/29/11	COTTONWOOD AT RANCHOEL CAJON 619-442-9891 FOOD TIP	CA		\$58.42
			\$48.42	
			\$10.00	
12/30/11	DRIP*OFFICEMAC 0000 ORDERFIND.COM DIRECT MKTG INTERNET Description COMPUTER HRDWR	MN		\$12.99
12/30/11	DRIP*OFFICEMAC 0000 ORDERFIND.COM DIRECT MKTG INTERNET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	MN		\$149.99 ◆
01/02/12	AT&T DATA 190 ALPHARETTA 800-331-0500 Description TELECOMMUNICAT	GA		\$29.99
01/03/12	COTTONWOOD AT RANCHOEL CAJON 6194429891 Description FOOD AND BEVERAGE	CA	Price \$18.00	\$18.00
01/05/12	Hotel Del B&S BakeryCoronado (619)435-6611 TIP	CA		\$26.28
			\$5.00	
01/06/12	Hotel Del Coronado ACoronado Arrival Date 01/05/12 06000000 LODGING	CA	Departure Date 01/06/12	\$19.00
01/06/12	SAN DIEGO EAST COUNTEL CAJON MEMBERSHIP ORGS	CA		\$20.00
01/08/12	Hotel Del Coronado BCoronado (619)435-6611 TIP	CA		\$294.59 ◆
			\$50.00	
			SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	
01/08/12	HOTEL DEL CORONADO 0CORONADO 6194356611 Description PARKING LOT/GARAGE	CA	Price \$16.00	\$16.00
01/09/12	APPLE STORE 40 SAN DIEGO COMPUTER STORE	CA		\$176.49 ◆
			SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	

**Fees**

				Amount
01/11/12	BRUCE E YOUNG	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit <a href="http://www.membershiprewards.com/cardfees">www.membershiprewards.com/cardfees</a> to learn more.		\$175.00
<b>Total Fees for this Period</b>				<b>\$175.00</b>

Continued on next page

BRUCE E YOUNG  
Closing Date 01/11/12

Account Ending 2-21003

**Interest Charged**

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

**2012 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2012	\$175.00
Total Interest in 2012	\$0.00

**Interest Charge Calculation**

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

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

(v) Variable Rate

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

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

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

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

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

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



Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

**Questions About Your Account?**

**Total Points Balance** **255,063**

**Points Earned this Period** **9,095**

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

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

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

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

**Did You Know?**

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

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

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

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

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	3,346 PREMIER REWARDS GAS GROCERY 2X PR2	<b>54</b>	3,476
		<b>76</b> PREMIER REWARDS AIRLINE 3X PR3	
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22019	2,034 PREMIER REWARDS GAS GROCERY 2X PR2	<b>285</b>	2,745
		<b>426</b> PREMIER REWARDS AIRLINE 3X PR3	
<b>Add'l Premier Rwd's Gld Cd</b> XXXX-XXXXX2-22027	3,810 PREMIER REWARDS GAS GROCERY 2X PR2	<b>28</b>	2,874
		<b>-964</b> PREMIER REWARDS AIRLINE 3X PR3	
<b>Total</b>	<b>9,190</b>	<b>-95</b>	<b>9,095</b>

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

Continued on reverse

### Use Membership Rewards® Points on Facebook]



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

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

(MR Message 7831)

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

### JetBlue Offers Many Warm-Weather Destinations to Explore This Winter



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

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

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

(MR Message 7825)

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

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



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

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

(MR Message 7823)

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

### Redeem Membership Rewards® Points with Victoria's Secret



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

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

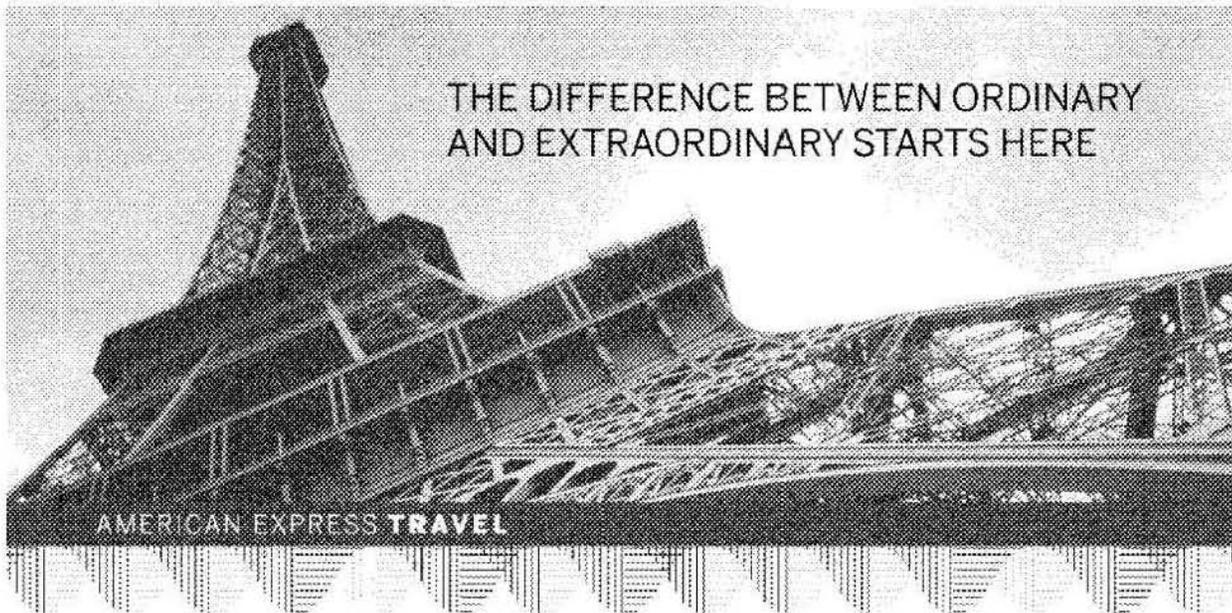
(MR Message 7835)

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

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

BRUCE E YOUNG  
Closing Date 01/11/12

Account Ending 2-21003



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AND EXTRAORDINARY STARTS HERE

AMERICAN EXPRESS TRAVEL

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



**2X POINTS**

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



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\*To use Pay with Points, you must charge purchases through American Express Travel to Membership Rewards program-enrolled Card. Points will be debited from Membership Rewards account, and credit for corresponding dollar amount will be issued to Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on Card account. Minimum redemption: 5,000 points. See [membersrewards.com/terms](http://membersrewards.com/terms) for Membership Rewards program terms and conditions. †To get double points, you must choose air, lowest fare, guaranteed hotel, Complete It! (flight + hotel package), American Express Vacations package or cruise reservations through [amextravel.com](http://amextravel.com) to Membership Rewards program-enrolled Card. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. Bonus ID: 3218 (Air, Hotel, and Complete Trip); Bonus ID: 5432 (Cruise); Bonus ID: 6955 (American Express Vacations Package). Bonus points will be credited to Cardmember Membership Rewards account 10-12 weeks after final payment is made. See [membersrewards.com/terms](http://membersrewards.com/terms) for Membership Rewards program terms and conditions. ‡Within 24 hours of making your booking with [amextravel.com](http://amextravel.com), you find the exact same room, at the same hotel, on the same dates, with a lower rate, we will either pay you the difference or allow you to cancel your reservation and receive a refund on your booking. Guarantee only applies to regular rates and does not apply to discounted rates, such as Senior Citizen Discounted Rates, AAA Rates or Government/Military rates. Payment of difference in rates, or initial refund will be at our discretion. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives, and may also provide incentives to our travel consultants. CST#1022318-10, ML#1192, Washington US#800-498-8934, 7A#0032 — Registered Iowa Travel Agency, NW#2035-0126.



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

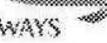
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from over 500 leading brands including:

CHOICEprivileges®

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BRITISH AIRWAYS



Neiman Marcus



Apple®

See them all—visit [membershiprewards.com](http://membershiprewards.com)

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

### Now Accepting American Express® Cards!



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

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

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

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

(CE 116785)

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with American Express

JOIN TODAY AT [AMERICANEXPRESS.COM/VENTEPRIVEE](http://AMERICANEXPRESS.COM/VENTEPRIVEE)

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

BRUCE E YOUNG  
Closing Date 02/09/12

Account Ending 2-21003

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

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

**Membership Rewards® Points**  
As of 02/09/12

**258,348**

For details, please see your Membership Rewards page.

**Account Summary**

**Pay in Full Portion**

Previous Balance	\$1,409.44
Payments/Credits	-\$1,409.44
New Charges	+\$940.75
Fees	+\$0.00
<b>New Balance</b>	<b>= \$940.75</b>

**Pay Over Time Portion**

Previous Balance	\$0,154.94
Payments/Credits	-\$0,154.94
New Charges	+\$4,000.62
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$4,000.62</b>
<b>Minimum Due</b>	<b>\$80.00</b>

**Account Total**

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

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.

See page 2 for important information about your account.

**SAY YES TO REWARDS**

Earn 3X Membership Rewards® points on airfare, 2X points on gas and groceries, and 1X points on virtually everything else. To learn more about earning rewards, visit [americanexpress.com/premiergold](http://americanexpress.com/premiergold). Terms, Conditions, and Restrictions apply.



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

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

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

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

**Account Ending 2-21003**

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

BRUCE E YOUNG  
CORONADO CA 92118-1633

Payment Due Date  
**03/05/12**

New Balance  
**\$4,941.37**

Minimum Payment Due  
**\$1,020.75**

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

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000

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



BRUCE E YOUNG  
Closing Date 02/09/12

Account Ending 2-21003

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

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

**Detail**

\*Indicates posting date

◆ - denotes Pay Over Time activity

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

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

**New Charges****Summary**

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

**Detail**

◆ - denotes Pay Over Time activity

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

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

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

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity



MARGARET HUNTER  
Card Ending 2-22019

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

Continued on next page

BRUCE E YOUNG  
Closing Date 02/09/12

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

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

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

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

Continued on next page

BRUCE E YOUNG  
Closing Date 02/09/12

Account Ending 2-21003

## Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/14/12	UNITED AIRLINES CHICAGO IL			\$5.00
	UNITED AIRLINES			
	From: SAN DIEGO CA	To: LOS ANGELES CA KAHULUI HI	Carrier: UA UA	Class: X0 X0
	Ticket Number: 01621376366115	Date of Departure: 04/03		
	Passenger Name: HUNTER/DUNCAN MR			
	Document Type: PASSENGER TICKET			
01/14/12	UNITED AIRLINES CHICAGO IL			\$5.00
	UNITED AIRLINES			
	From: KAHULUI HI	To: LOS ANGELES CA SAN DIEGO CA	Carrier: UA UA	Class: X0 X0
	Ticket Number: 01621376366384	Date of Departure: 04/17		
	Passenger Name: HUNTER/DUNCAN MR			
	Document Type: PASSENGER TICKET			
01/23/12	THE CAPITAL GRILLE 8WASHINGTON DC			\$38.05
	2027376200			
	FOOD/BEVERAGE	\$28.05		
	TIP	\$10.00		
01/23/12	THE CAPITAL GRILLE 8WASHINGTON DC			\$72.00
	2027376200			
	FOOD/BEVERAGE	\$60.00		
	TIP	\$12.00		
01/24/12	THE GUARDS 0596 WASHINGTON DC			\$40.94
	202-965-2350			
	Description			
	FOOD/BEVERAGE			
01/24/12	Four Seasons Hotel BWashington DC			\$50.70
	(202)342-0444			
	TIP	\$10.00		
01/24/12	7-ELEVEN 10743 00071ARLINGTON VA			\$46.69
	703-578-6066			
	Description	Price		
	GAS/MSC95 85594313	\$46.69		
01/27/12	COTTONWOOD AT RANCHO EL CAJON CA			\$16.29
	619-442-9891			
	FOOD	\$13.29		
	TIP	\$3.00		
01/27/12	GOLF MART INC #100 0SAN DIEGO CA			\$894.28 ◆
	619-298-9571			
	Description			
	GIFT ITEMS			
	SIGN & TRAVEL <sup>®</sup> / EXTENDED PAYMENT OPTION			
01/30/12	MCDONALD'S F4855 000RAMONA CA			\$14.20
	7607895490			
02/01/12	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			

Continued on reverse

**Detail Continued**

◆ - denotes Pay Over Time activity

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

**Fees**

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

**Interest Charged**

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

**2012 Fees and Interest Totals Year-to-Date**

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

**Interest Charge Calculation**

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

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

(v) Variable Rate

**Important Notice**

**Information on Pay Over Time Features**

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

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

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

Prepared for BRUCE E YOUNG

Account Number [REDACTED]

**Total Points Balance** 258,348

**Points Earned this Period** 3,285

Account Summary		December 1, 2011 - December 31, 2011
Opening Points Balance		255,063
Points Earned this Period		+3,285
Points Used this Period		0
Reinstated Points and Adjustments		0
<b>Total Points Balance</b>		<b>258,348</b>

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

**Questions About Your Account?**

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

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

**Did You Know?**

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

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

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

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Premier Rewards Gold Card</b> XXXX-XXXXX2-21003	0	0	0
<b>Add'l Premier Rwds Gld Cd</b> XXXX-XXXXX2-22019	3,761 PREMIER REWARDS GAS GROCERY 2X PR2	767	2,528
<b>Add'l Premier Rwds Gld Cd</b> XXXX-XXXXX2-22027	1,861 PREMIER REWARDS AIRLINE 3X PR3	-1,104	757
<b>Total</b>	<b>3,622</b>	<b>-337</b>	<b>3,285</b>

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



BRUCE E YOUNG  
Closing Date 02/09/12

Account Ending 2-21003



# SYNC, UNLOCK, SAVE

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



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

### FEBRUARY'S FEATURED OFFER:

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



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

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

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

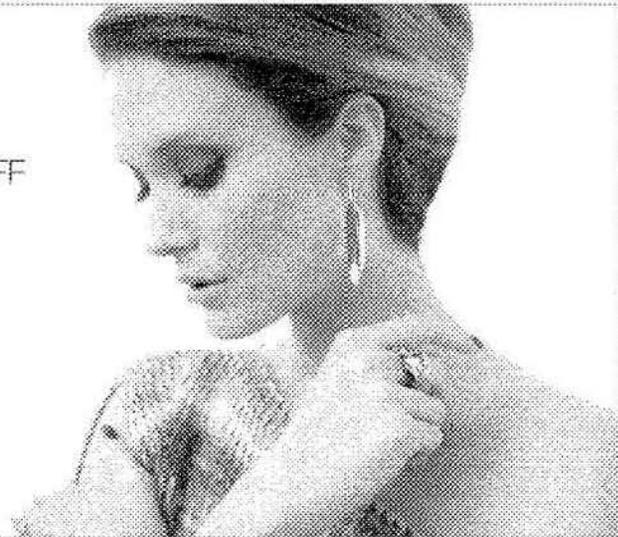
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Receive a **\$25 AMERICAN EXPRESS STATEMENT CREDIT** when you spend \$50 or more on your first vente-privee purchase through March 31, 2012.

Become a member today at [americanexpress.com/VP25](http://americanexpress.com/VP25)



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



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

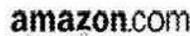
**Mad House Comedy Club** - Featuring some of the best comedians in the country. 502 Horton Plaza, San Diego, CA. **619-702-6666** or [www.madhousecomedyclub.com](http://www.madhousecomedyclub.com)

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

(CE 116872)

AMERICAN EXPRESS  
**MEMBERSHIP REWARDS®**

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



See them all—visit [membershiprewards.com](http://membershiprewards.com)

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

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

BRUCE E YOUNG  
Closing Date 03/11/12

Account Ending 2-21003

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

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

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

For details, please see your Membership Rewards page.

**Account Summary**

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

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

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

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.

See page 2 for important information about your account.

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

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

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

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