

BRUCE E YOUNG
Closing Date 03/11/12

Account Ending 2-21003

Payments and Credits**Summary**

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

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

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

New Charges**Summary**

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

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

BRUCE E YOUNG
Card Ending 2-21003

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

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
MARGARET HUNTER				
Card Ending 2-22019				
				Amount
02/09/12	DOMINO'S 8423 000008056509946 8056509946 FAST FOOD REST.			\$15.60
02/13/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE			\$33.29
02/17/12	ATTM*192683191PAC 06MIDLAND TX 800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$136.91 ◆
02/17/12	ATT BILL PAYMENT 000-288-2020 TX AT&T PAYMENT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$136.91 ◆
02/17/12	COSTCO WHSE #0469 00LA MESA CA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$152.74 ◆
02/17/12	RUBIO'S GROSSMONT CTLAMESA CA 6196971286			\$39.11
02/21/12	OFFICE DEPOT 600846 LA MESA CA RETAIL 91942 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$300.20 ◆
02/21/12	VONS Store 2333EL CAJON CA GROCERY STORE			\$16.13
02/23/12	JACK IN THE BOX 3064EL CAJON CA 619-441-2584 Description FAST FOOD REST			\$14.91
02/24/12	UNITED AIRLINES CHICAGO IL UNITED AIRLINES From: SAN DIEGO CA To: CHICAGO IL Carrier: UA Class: UB NOT AVAILABLE Ticket Number: 01621400634183 Date of Departure: 03/22 Passenger Name: JANKOWSKI/MIROSLAWA Document Type: GROUP TICKET			\$89.00
02/27/12	STARBUCKS CORP079251SAN DIEGO CA 800-7827282			\$20.55
02/27/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$270.94 ◆
02/28/12	SHELL OIL 5744272920EL CAJON CA GAS STATION			\$50.91
02/29/12	SHELL OIL 5744272920EL CAJON CA GAS STATION			\$21.11
03/01/12	TACO BELL #05583 SAN DIEGO CA 800-864-3990			\$14.41

Continued on next page

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Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/03/12	TEMECULA CREEK F&B 951-694-1000	CA		\$146.35 ◆
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
03/03/12	TEMECULA CREEK F&B 951-694-1000	CA		\$105.88 ◆
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
03/08/12	CARL'S JR #7612 QSAN DIEGO	CA		\$11.57
	850-780-8775			
	Description			
	FAST FOOD REST			
03/09/12	VONS Store 2333EL CAJON	CA		\$25.85
	GROCERY STORE			
03/09/12	VONS Store 2333EL CAJON	CA		\$45.97
	GROCERY STORE			
	DUNCAN D HUNTER			
	Card Ending 2-22027			
				Amount
02/08/12	UNITED AIRLINES CHICAGO IL			\$85.20
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	CHICAGO IL	SAN DIEGO CA	UA	K7
		NOT AVAILABLE		
	Ticket Number: 01621390827990	Date of Departure: 02/13		
	Passenger Name: JANKOWSKI/MIROSLAWA			
	Document Type: GROUP TICKET			
02/13/12	STARBUCKS CORP079251SAN DIEGO	CA		\$7.20
	800-7827282			
02/13/12	STARBUCKS CORP079251SAN DIEGO	CA		\$5.25
	800-7827282			
02/15/12	DON PABLO'S - 5135 5ALEXANDRIA	VA		\$36.03
	7035484129			
	TIP	\$6.00		
02/16/12	UNITED AIRLINES ROSEMONT IL			\$220.80 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO CA	CHICAGO IL	UA	V6
		NOT AVAILABLE		
	Ticket Number: 01621395752324	Date of Departure: 04/21		
	Passenger Name: JANKOWSKI/MIROSLAWA			
	Document Type: PASSENGER TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
02/16/12	MILEAGE PLUS MILES 800-421-4655	IL		\$135.00 ◆
	LOYALTY PNTS			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
02/16/12	TORTILLA COAST DC WASHINGTON	DC		\$128.21 ◆
	202-546-6768			
	TIP	\$22.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

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

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Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/24/12	UNITED AIRLINES	ROSEMONT	IL	\$311.60 ◆
UNITED AIRLINES				
From:		To:		Carrier:
SAN DIEGO CA		WASHINGTON DC		UA
		SAN DIEGO CA		UA
Ticket Number: 01621400605224		Date of Departure: 05/06		
Passenger Name: HILL, Nephew				
Document Type: PASSENGER TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
02/24/12	COTTONWOOD AT RANCHOEL CAJON	CA		\$20.00
6194429691				
Description		Price		
FOOD AND BEVERAGE		\$20.00		
02/25/12	SW AIR	DALLAS	TX	\$482.00 ◆
SOUTHWEST AIRLINES (MASTE				
From:		To:		Carrier:
SAN DIEGO LINDBERG		LAS VEGAS MCCARRAN		WN
		WASHINGTON DULLES		WN
		CHICAGO MIDWAY APT		WN
		SAN DIEGO LINDBERG		WN
Ticket Number: 5262424070548		Date of Departure: 05/08		
Passenger Name: HAREISON/SHEILA				
Document Type: PASSENGER TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
02/25/12	UNITED AIRLINES	DETROIT	MI	\$181.65 ◆
UNITED AIRLINES				
Routing Details Not Available				
Ticket Number: 01640612849340				
Passenger Name: HUNTER/DUNCAN				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
02/25/12	COTTONWOOD AT RANCHOEL CAJON	CA		\$49.67
619-442-9891				
FOOD		\$41.67		
TIP		\$8.00		
02/26/12	HOLIDAY INN CAPITOL WASHINGTON	DC		\$755.68 ◆
Arrival Date		Departure Date		
05/08/12		05/10/12		
00000000				
LODGING				
CARDEPOSIT				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
03/01/12	CORONADO CHAMBER OF CORONADO	CA		\$300.00 ◆
6194359260				
Description		Price		
CIVIC/SOCIAL ASSOC		\$300.00		
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
03/02/12	AT&T DATA 190	ALPHARETTA	GA	\$29.99
800-331-0500				
Description				
TELECOMMUNICAT				

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
03/03/12	TEMECULA CREEK GOLF LA JOLLA 9516762405	CA	\$71.12
03/03/12	TEMECULA CREEK GOLF LA JOLLA 9516762405 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$140.00 ◆
03/03/12	DEL TACO 0763 542929TEMECULA 9516934212 FOOD/BEVERAGE	CA	\$8.15
			\$8.15
03/06/12	MORTON'S OF CONNECTIWASHINGTON 3129230030 FOOD/BEVERAGE TIP	DC	\$80.83
			\$66.83
			\$14.00
03/06/12	FAIRMONT HOTELS WASHWASHINGTON 202-429-2400 FOOD	DC	\$24.20
			\$24.20
03/06/12	DAILY GRILL WASHINGTWASHINGTON RESTAURANT	DC	\$50.90
03/07/12	LAZ PARKING 070204 0WASHINGTON 202-721-8455 Description PARKING FEES	DC	\$45.00
03/10/12	RANCHO BERNARDO VERA858-675-8506 LODGING	CA	\$75.04

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

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

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Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

BRUCE E YOUNG
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Summary of Changes

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

Important Changes to Your Account Terms

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

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

Revised term effective May 12, 2012

Paying Interest <i>(on Pay Over Time Features)</i>	If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, <i>Sign & Travel</i> and <i>Extended Payment Option</i>) if you pay the Account Total New Balance by the due date each month.
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Additional information about the change to Paying Interest: We are changing when we charge interest on Pay Over Time features. If you pay in full each month, this change will not affect you. If you pay balances over time and then pay in full, we will charge interest until the day we receive your payment. Previously, we would not have charged interest (except for new Select & Pay Later transactions) in the month you paid your balance in full. This means you will pay more interest on Pay Over Time balances.

Revised term effective July 1, 2012

Minimum Monthly Payment <i>(for Pay Over Time Features)</i>	The minimum amount due for Pay Over Time features will generally be 1% of your Pay Over Time New Balance plus finance charges, but not less than \$35. The new calculation is shown in the <i>Minimum Monthly Payment</i> section on the reverse side. This change may increase your minimum monthly payment. If you make automatic payments in a fixed amount, please review your statements and adjust your payments as necessary.
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Additional changes to your terms and benefits effective July 1, 2012

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

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

S01C7

BP/FYI01/CYCB07

Detail of Changes to Your Agreements

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

Paying Interest

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

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

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

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

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

Minimum Monthly Payment

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

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

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

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

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

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

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

ATM Withdrawals

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

Membership Rewards Reinstatement Fee

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

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BRUCE E YOUNG
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Membership Rewards Bonus Points

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

State Law Changes

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

S01C1

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **267,983**

Points Earned this Period **9,635**

 membershiprewards.com

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

Account Summary January 1, 2012 - January 31, 2012

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

Did You Know?

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

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

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

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

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

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

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

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

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

See page 2 for important information about your account.

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

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

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

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

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

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

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

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

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

For details, please see your Membership Rewards page.

Account Summary

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

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

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

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

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

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

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

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

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

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

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



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

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

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



Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Payments and Credits

Summary

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

Detail *Indicates posting date

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

New Charges

Summary

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

Detail

[◆] - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo

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

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

 **MARGARET HUNTER**
Card Ending 2-22019

	Amount
03/13/12 RUBIO'S GROSSMONT CTLAMESA CA 6196971286	\$21.09
03/13/12 SHELL OIL 5744272920EL CAJON CA GAS STATION	\$24.82

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/19/12	VONS Store 2333EL CAJON GROCERY STORE	CA		\$9.71
03/19/12	VONS Store 2333EL CAJON GROCERY STORE	CA		\$64.47
03/19/12	JACK IN THE BOX 3064EL CAJON 619-441-2584 Description FAST FOOD REST	CA		\$20.75
03/20/12	JACK IN THE BOX 3033EL CAJON 619-938-1940 Description FAST FOOD REST	CA		\$20.95
03/22/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA		\$30.50
03/23/12	LEGOLAND BURGER STOPCARLSBAD CARD & SOUVENIR STORE FOOD/BEVERAGE	CA	\$21.44	\$21.44
03/23/12	MCDONALD'S F4108 000DELMAR 8584818595	CA		\$16.25
03/25/12	AHI SUSHI & GRILL ALPINE 858-279-1663 Description FOOD/BEVERAGE	CA		\$59.70
03/26/12	COSTCO WHSE #0469 00LA MESA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$282.60 ◆
03/27/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$200.93 ◆
03/29/12	EXXONMOBIL SAN DIEGO 0014262692129 DIESEL 2 GEN. PACK BEV	CA		\$35.21
03/29/12	SHELL OIL 5744272920EL CAJON GAS STATION	CA		\$49.17
03/29/12	CARL'S JR #7612 QSAN DIEGO 858-780-8775 Description FAST FOOD REST	CA		\$11.90
03/30/12	CHEVRON G&M OIL CO.,EL CAJON 6196319000 Description FUEL/MISCELLANEOUS 053 DSL-2	CA	Price \$48.30	\$48.30
03/30/12	ACE PARKING LOT#0160LA JOLLA 619-233-6624 Description PARKING FEES	CA		\$5.00
03/30/12	RITE AID 6225 RITE AALPINE DRUG STORE/PHARMACY	CA		\$60.32

Continued on next page

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
04/01/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$110.36 ◆
04/01/12	RUBIO'S GROSSMONT CT LAMESA 6196971286	CA		\$60.89
 DUNCAN D HUNTER Card Ending 2-22027				
				Amount
03/12/12	MCDONALD'S F7698 000TEMECULA 9516768704	CA		\$15.68
03/12/12	PILOT 200 00200 BORON GAS STATION	CA		\$38.69
03/13/12	CALIFORNIA REPUBLICA BURBANK 818-841-5210 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$350.00 ◆
03/14/12	MR. TACO #2 SAN MARCOS 7604101396	CA		\$13.12
03/15/12	RANCHO BERNARDO VERA 858-675-8500 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$169.53 ◆
03/16/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: WARSAW To: CHICAGO O'HARE INT N/A N/A N/A N/A Carrier: LO YY YY YY Class: 00 00 00 00 Ticket Number: 01623213720472 Passenger Name: JANKOWSKI/MIROSALWAMS Document Type: SPECIAL SERVICE TICKET Date of Departure: 05/29			\$36.96
03/16/12	COTTONWOOD AT RANCHO EL CAJON 619-442-9891 FOOD \$12.46 TIP \$4.00	CA		\$16.46
03/17/12	BLUE POINT BLUE POINT SAN DIEGO 656 FIFTH AVE SAN DIEGO, FOOD/BEVERAGE \$150.72 TIP \$30.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$180.72 ◆
03/18/12	Hyatt Andaz San Diego San Diego (619)814-1000 TIP \$10.00	CA		\$55.00
03/23/12	Sycuan Resort - Rest El Cajon (619)442-3425 TIP \$18.00	CA		\$53.00
03/23/12	Sycuan Resort - Golf El Cajon (619)442-3425 Description REFER TO INVOICE	CA		\$24.78

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/23/12	Sycuan Resort - GoFEL Cajon (619)442-3425 Description REFER TO INVOICE	CA		\$26.94
03/25/12	OLIVE GARDEN #1301 OLA MESA 6194607221 FOOD/BEVERAGE TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$116.69 \$20.00	\$136.69 ◆
03/26/12	BRIOCHE DOREE 084842SAN DIEGO 619-2315100 FOOD	CA	\$14.08	\$14.08
03/26/12	ENTERPRISE RENT A CASAN DIEGO Location: SAN DIEGO CA Date: 12/03/22 Return: SAN DIEGO CA Date: 12/03/26 Agreement Number: 123000709 Renter Name: HUNTER DD SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$366.11 ◆
03/27/12	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: SAN DIEGO LINDBERG To: SAN FRANCISCO INTL Carrier: UA Class: 00 WASHINGTON DULLES SAN FRANCISCO INTL SAN DIEGO LINDBERG Ticket Number: 01623224420101 Date of Departure: 05/03 Passenger Name: FISK/APRIL Document Type: SPECIAL SERVICE TICKET SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX		\$757.20 ◆
03/27/12	HOLIDAY INN CAPITOL WASHINGTON Arrival Date: 05/06/12 Departure Date: 05/10/12 00000000 LOGGING CARDEPOSIT SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	DC		\$801.48 ◆
03/28/12	RRB/ITC PARKING 0000WASHINGTON 2023121300 Description GENERAL MERCHANDISE	DC		\$13.00
03/29/12	GORDON BIERSCHE560209DULLES 703-5724610 FOOD	VA	\$13.32	\$13.32
04/01/12	AT&T DATA 190 ALPHARETTA 800-331-0500 Description TELECOMMUNICAT	GA		\$29.99

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on next page

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2012 Fees and Interest Totals Year-to-Date

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

Interest Charge Calculation

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

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

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003

Notice about Electronic Payments from Savings Accounts

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

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

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

SPB42

BP/PBPPBC1/0412

16-7162_0395

AE_0713

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **258,514**

 membershiprewards.com

Points Earned this Period **7,531**

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

Account Summary February 1, 2012 - February 29, 2012

Opening Points Balance	267,903
Points Earned this Period	+7,531
Points Used this Period	-17,000
Reinstated Points and Adjustments	0
Total Points Balance	258,514

Did You Know?

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

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

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

Points Transaction Detail February 1, 2012 - February 29, 2012

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

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

BRUCE E YOUNG
Closing Date 04/10/12

Account Ending 2-21003



Tweet your way to savings with American Express

Turn your Tweets into exclusive offers loaded directly to your Card!
No coupons. No printouts.

Sync your eligible American Express® Card with Twitter

Tweet special offer #hashtags to load exclusive offers directly to your Card

Save with an automatic statement credit when you make a qualified purchase in store or online with your synced Card

Get started by syncing your Card at
americanexpress.com/twitter



Download a QR reader for your
Smartphone and scan this code
or visit americanexpress.com/twitter



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.



View Your Pending Charges On the Go

Now you can use your smartphone to track your spending — wherever you are. Get a real-time view of all your American Express® charges before they hit your statement.

Learn how at americanexpress.com/mobile

Now Accepting American Express® Cards in Your Area!

KINDRED HEALTHCARE
Visit us online at kindredhealthcare.com or call **1-800-545-0749** to find a location near you!

RANCHO DE LOS CABALLEROS
A historic guest ranch resort and golf club on 20,000 acres of spectacular Sonoran Desert. Call **1-800-684-5030** or visit ranchodeloscaballeros.com

THE ELBOW ROOM
A contemporary dive bar providing homemade cooking, an awesome mixologist and a lively atmosphere. 5225 Kearny Villa Rd., San Diego. www.elbowroomsd.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.

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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








See them all — visit membershiprewards.com

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

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

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

New Balance **\$8,411.89**
Minimum Payment Due **\$1,335.30**
Payment Due Date **06/05/12**

Late Payment Warning: Your Payment Due Date is 06/05/12. 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.



Use your smartphone to see the benefits that come with your Card

Scan the QR code to download our mobile app or visit americanexpress.com/mobile on your PC to learn more.

Congrats!
You've recently earned 15,000 bonus points. Use your points now!

Membership Rewards® Points
As of 05/11/12 **273,907**

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$911.49
Payments/Credits -\$911.49
New Charges +\$1,191.30
Fees +\$0.00
New Balance = \$1,191.30

Pay Over Time Portion
Previous Balance \$7,547.94
Payments/Credits -\$7,653.66
New Charges +\$7,326.41
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$7,220.59
Minimum Due \$144.00

Account Total
Previous Balance **\$8,459.33**
Payments/Credits -\$8,565.15
New Charges +\$6,517.71
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$8,411.89**
Minimum Payment Due **\$1,335.30**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

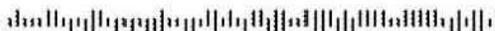
Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date **06/05/12**
New Balance **\$8,411.89**
Minimum Payment Due **\$1,335.30**

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

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

Payments and Credits

Summary

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$906.49	-\$7,653.66	-\$8,560.15
Credits			
BRUCE E YOUNG 2-21003	\$0.00	\$0.00	\$0.00
DUNCAN D HUNTER 2-22027	-\$5.00	\$0.00	-\$5.00
Total Payments and Credits	-\$911.49	-\$7,653.66	-\$8,565.15

Detail *Indicates posting date

Payments	Amount
05/04/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$8,454.33
05/09/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$105.82
Credits	Amount
04/10/12 DUNCAN D HUNTER UNITED AIRLINES HOUSTON TX	-\$5.00
UNITED AIRLINES From: SAN DIEGO LINDBERG To: LOS ANGELES INTERN Carrier: UA Class: 00 KAHULUI UA 00 N/A YY 00 N/A YY 00 Ticket Number: 01621376366110 Date of Departure: 04/03 Passenger Name: UNKNOWN Document Type: SUPPORTED REFUND	

New Charges

Summary

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$5,245.73	\$5,245.73
MARGARET HUNTER 2-22019	\$713.45	\$1,533.97	\$2,247.42
DUNCAN D HUNTER 2-22027	\$477.85	\$546.71	\$1,024.56
Total New Charges	\$1,191.30	\$7,326.41	\$8,517.71

Detail

[◆] - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo

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

	Amount
04/13/12 TEMECULA CREEK INN 951-694-1000 CA	\$5,245.73 [◆]
Arrival Date: 03/01/12 Departure Date: 04/13/12 00000000 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
MARGARET HUNTER				
Card Ending 2-22019				
				Amount
04/12/12	WHALERS GENERAL STORLAHAINA HI			\$228.18 ◆
	GROCERY STORE Description GROCERIES SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/12/12	THE WHALER LAHAINA HI			\$86.41
	8086614592			
04/16/12	UNITED AIRLINES HOUSTON TX			\$21.76
	UNITED AIRLINES From: KAHULUI To: LOS ANGELES INTERN Carrier: CO Class: 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: D1629256650663 Date of Departure: 04/13 Passenger Name: HUNTER /FOOD 5-UA Document Type: SPECIAL SERVICE TICKET			
04/16/12	KFC C 191026 100875EL CAJON CA			\$55.42
	619-4440718			
04/21/12	ATTM*186487736PAC 06MIDLAND TX			\$137.78 ◆
	800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/22/12	#06704 ALBERTSONS 00ALPINE CA			\$22.60
	6194450231			
04/24/12	JACK IN THE BOX #306EL CAJON CA			\$27.48
	619-441-2584 Description FAST FOOD REST			
04/24/12	MCDONALD'S F5204 000EL CAJON CA			\$11.47
	7605988233			
04/24/12	Hotel Del Signature Coronado CA			\$700.00 ◆
	(619)435-6611 Description REFER TO INVOICE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
04/24/12	HOTEL DEL CORONADO 6CORONADO CA			\$16.00
	6194356611 Description Price PARKING LOT/GARAGE \$16.00			
04/26/12	STARBUCKS CORP079251SAN DIEGO CA			\$22.90
	800-7927282			
04/30/12	SHELL OIL 5744272920EL CAJON CA			\$32.87
	GAS STATION			
05/06/12	BRIOCHE DOREE 084842SAN DIEGO CA			\$65.75
	619-2315100 FOOD \$65.75			

Continued on next page

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
05/06/12	GIFTS ETC - T1 858-581-3566 Description GIFT ITEMS	SAN DIEGO CA		\$29.42
05/09/12	UNITED AIRLINES From: SAN DIEGO LINDBERG To: WASHINGTON DULLES N/A N/A N/A Ticket Number: 01629273975346 Passenger Name: HUNTER /FOOD S-UA Document Type: SPECIAL SERVICE TICKET	HOUSTON TX	Carrier: CO YY YY YY Class: 00 00 00 Date of Departure: 05/06	\$11.96
05/09/12	TRAVEL TRADERS 0200 2026381568 Description GENERAL MERCHANDISE	WASHINGTON DC		\$26.75
05/09/12	TORTILLA COAST DC 202-546-6768 TIP	WASHINGTON DC		\$85.21 \$12.00
05/09/12	THE CAPITAL GRILLE B 2627376200 FOOD/BEVERAGE TIP SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	WASHINGTON DC		\$110.80 ◆ \$96.80 \$14.00
05/10/12	EXXONMOBIL 763-549-0854 Description GAS/SERVICES	ALEXANDRIA VA		\$45.05
05/10/12	TRAVEL TRADERS 0200 2026381568 Description GENERAL MERCHANDISE	WASHINGTON DC		\$19.19
05/10/12	WENDYS #0002 4107213770 Description RESTAURANT CHARGES	ALEXANDRIA VA		\$42.21
05/10/12	MOUNT VERNON FOOD CT 703-760-2000 Description FAST FOOD REST	MOUNT VERNON VA		\$33.00
05/10/12	MOUNT VERNON 3000034 7037802000 Description TOURIST ATTRACT/EXH	MOUNT VERNON VA	Price \$58.00	\$58.00
05/10/12	MOUNT VERNON GIFT SH 7037802000 Description GIFT/NOVELTY/SOUVEN SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	MOUNT VERNON VA	Price \$357.21	\$357.21 ◆

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
DUNCAN D HUNTER			
Card Ending 2-22027			
			Amount
04/24/12	GLOBAL NEWS/ZO086516SAN DIEGO 619-2315100	CA	\$64.64
04/25/12	THE CAPITAL GRILLE 8WASHINGTON 2027376200	DC	\$79.92
	FOOD/BEVERAGE	\$64.92	
	TIP	\$15.00	
04/27/12	AUNTIE ANNE'S VA 132DULLES 703-661-0673	VA	\$13.43
	Description FAST FOOD REST		
05/01/12	AT&T DATA 190 ALPHARETTA 800-331-0500	GA	\$29.99
	Description TELECOMMUNICAT		
05/03/12	COTTONWOOD AT RANCHOEL CAJON 6194429891	CA	\$61.84
	Description	Price	
	FOOD AND BEVERAGE	\$61.84	
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891	CA	\$43.88
	FOOD	\$37.88	
	TIP	\$6.00	
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891	CA	\$11.57
	FOOD	\$9.57	
	TIP	\$2.00	
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891	CA	\$21.50
	FOOD	\$21.50	
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891	CA	\$12.38
	FOOD	\$10.38	
	TIP	\$2.00	
05/03/12	COTTONWOOD AT RANCHOEL CAJON 619-442-9891	CA	\$9.54
	FOOD	\$7.54	
	TIP	\$2.00	
05/06/12	TRAVEL TRADERS 0200 WASHINGTON 2026381568	DC	\$29.17
	Description GENERAL MERCHANDISE		
05/07/12	JOHNNY'S HALF SHELL WASHINGTON 2027370400	DC	\$396.71 ◆
	FOOD/BEVERAGE	\$336.71	
	TIP	\$60.00	
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		

Continued on next page

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
05/09/12	UNITED AIRLINES	HOUSTON	TX	\$150.00 ♦
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	LOS ANGELES INTERN	CO	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629274238211		Date of Departure: 05/11		
Passenger Name: FISK /CHANGE PENALTY				
Document Type: SPECIAL SERVICE TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				
05/09/12	UNITED AIRLINES	HOUSTON	TX	\$99.99
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	LOS ANGELES INTERN	UA	00	
	SAN DIEGO LINDBERG	UA	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01623270774193		Date of Departure: 05/11		
Passenger Name: FISK/APRIL				
Document Type: SPECIAL SERVICE TICKET				

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

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

Interest Charge Calculation

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

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

(v) Variable Rate

Continued on reverse

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Total Points Balance **273,907**

Points Earned this Period **15,393**

Account Summary March 1, 2012 - March 31, 2012

Opening Points Balance	250,514
Points Earned this Period	+15,393
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	273,907

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

Questions About Your Account?

 membershiprewards.com

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

Did You Know?

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

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

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

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	3,095	0	1,095
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	3,003 PREMIER REWARDS GAS GROCERY 2X PR2	160	1,341
	178 PREMIER REWARDS AIRLINE 3X PR3		
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	5,627 PREMIER REWARDS AIRLINE 3X PR3	7,330	12,957
Total	7,725	7,668	15,393

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

BRUCE E YOUNG
Closing Date 05/11/12

Account Ending 2-21003



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CA. www.eatpueblo.com

CATCH CARLSBAD

660 Carlsbad Village Dr.,
Carlsbad, CA.
760-729-7904

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.

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for more information. Participating partners and available rewards are subject to change without notice.

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lay delivery, cancel any time. Choose to do nothing and these cases will be delivered and your American Express
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Offers are made only to Cardmembers who meet certain qualifying criteria. By
responding you will be disclosing to the merchant that you meet these criteria.

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

New Balance **\$19,032.68**
Minimum Payment Due **\$1,560.84**
Payment Due Date **07/05/12**

Late Payment Warning: Your Payment Due Date is 07/05/12. 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 %.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	\$39,718

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

See page 2 for important information about your account.

See Page 13 for Important Changes to Your Account Terms

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*See terms and conditions at www.americanexpress.com/ventepriivee



Membership Rewards® Points
As of 06/10/12
299,224

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$1,191.30
Payments/Credits -\$1,191.30
New Charges +\$1,178.84
Fees +\$25.00
New Balance = \$1,203.84

Pay Over Time Portion
Previous Balance \$7,220.59
Payments/Credits -\$7,114.77
New Charges +\$17,578.51
Fees +\$0.00
Interest Charged +\$144.51
New Balance = \$17,828.84
Minimum Due \$357.00

Account Total
Previous Balance **\$8,411.89**
Payments/Credits -\$8,308.07
New Charges +\$18,757.35
Fees +\$25.00
Interest Charged +\$144.51

New Balance **\$19,032.68**
Minimum Payment Due **\$1,560.84**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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
07/05/12

New Balance
\$19,032.68

Minimum Payment Due
\$1,560.84

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 06/10/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time [◆]	Total
Payments	-\$1,191.30	-\$7,114.77	-\$8,306.07
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$1,191.30	-\$7,114.77	-\$8,306.07

Detail

*Indicates posting date

Payments	Amount
05/30/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$8,411.89
05/09/12* BRUCE E YOUNG RETURNED CHECK/DECLINED BANK TRANSACTIONS	\$105.82

New Charges**Summary**

	Pay In Full	Pay Over Time [◆]	Total
BRUCE E YOUNG 2-21003	\$0.00	\$2,308.02	\$2,308.02
MARGARET HUNTER 2-22019	\$462.32	\$3,182.32	\$3,644.64
DUNCAN D HUNTER 2-22027	\$716.52	\$12,088.17	\$12,804.69
Total New Charges	\$1,178.84	\$17,578.51	\$18,757.35

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo
 **BRUCE E YOUNG**
Card Ending 2-21003

	Amount
05/24/12 SHERATON SAN DIEGO MSAN DIEGO CA Arrival Date 05/23/12 Departure Date 05/23/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$1,610.27 [◆]
06/01/12 SHERATON SAN DIEGO MSAN DIEGO CA Arrival Date 05/31/12 Departure Date 05/31/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	\$697.75 [◆]

 **MARGARET HUNTER**
Card Ending 2-22019

	Amount
05/11/12 Naval Academy Gift SAnnapolis MD COLLEGE/UNIVERSITY	\$83.70
05/11/12 Naval Academy StoresAnnapolis MD COLLEGE/UNIVERSITY	\$15.95

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
05/11/12	HERTZ CAR RENTAL WASHINGTON DC			\$696.52 ◆
	Location: WASHINGTON DC	Date:	12/05/06	
	Rental: WASHINGTON DC	Date:	12/05/11	
	Return: WASHINGTON DC			
	Agreement Number: 546285456			
	Renter Name: HUNTER /MARGARET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/11/12	TRAVEL TRADERS 0200 WASHINGTON DC			\$40.34
	2026381568			
	Description			
	GENERAL MERCHANDISE			
05/12/12	UNITED AIRLINES HOUSTON TX			\$49.04
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: SAN DIEGO LINDBERG	Carrier: CO	Class: 00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629276302064	Date of Departure: 05/11		
	Passenger Name: HUNTER /FOOD S-UA			
	Document Type: SPECIAL SERVICE TICKET			
05/12/12	VONS Store 2333EL CAJON CA			\$171.80 ◆
	GROCERY STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	PARTY CITY #524 0000EL CAJON CA			\$151.82 ◆
	9734538600			
	Description			
	REFER TO RECEIPT			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	HOLIDAY INN CAPITOL WASHINGTON DC			\$400.74 ◆
	Arrival Date: 05/08/12	Departure Date: 05/11/12		
	00000060			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/13/12	EXPEDIA*SALES FINAL 800-397-3342 WA			\$106.17 ◆
	866-468-9473			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/14/12	SHELL OIL 5744272920EL CAJON CA			\$28.93
	GAS STATION			
05/15/12	CK8675LAMESA 1007989LA MESA CA			\$38.95
	AUTO FUEL DISPENSER			
05/17/12	STARBUCKS CORP079251SAN DIEGO CA			\$0.04
	800-7827282			
05/17/12	STARBUCKS CORP079251SAN DIEGO CA			\$23.66
	800-7827282			
05/18/12	TOYS 'R' US LA MESA CA			\$43.61
	HOBBY, TOY & GAME			
05/18/12	BARNES & NOBLE 2733 LA MESA CA			\$118.32 ◆
	BOOK STORE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
05/18/12	JACK IN THE BOX #303EL CAJON 619-938-1940 Description FAST FOOD REST	CA	\$19.30
05/20/12	WAL-MART SUPERCENTEREL CAJON DISCOUNT STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$263.63 ◆
05/22/12	COSTCO WHSE #0469 00LA MESA 6196678518 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$278.34 ◆
05/22/12	JACK IN THE BOX #306EL CAJON 619-441-2584 Description FAST FOOD REST	CA	\$25.23
05/24/12	MCDONALD'S F16724 00EL CAJON 6194546142	CA	\$23.45
05/24/12	STARBUCKS CORP079251SAN DIEGO 800-7827282	CA	\$29.65
05/24/12	DOMINO'S 8423 0000088056509946 8056509946 FAST FOOD REST.		\$15.60
05/28/12	VONS Store 2333EL CAJON GROCERY STORE	CA	\$8.95
05/28/12	VONS Store 2333EL CAJON GROCERY STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$185.46 ◆
05/30/12	OLIVE GARDEN #1301 0LA MESA 6194607221 FOOD/BEVERAGE \$151.57 TIP \$18.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$169.57 ◆
05/30/12	JACK IN THE BOX #003LA MESA 619-997-3233 Description FAST FOOD REST	CA	\$15.92
06/05/12	ATTM*186487736PAC 06MIDLAND 800-331-0500 Description TELEPHONE SERV SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	TX	\$279.01 ◆
06/05/12	THE US GRANT RESTAURSAN DIEGO 619-232-3121 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA	\$360.94 ◆

Continued on reverse

16-7162_0417

AE_0735

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
DUNCAN D HUNTER				
Card Ending 2-22027				
				Amount
05/11/12	PUSSESCARIBBEANGRILANNAPOLIS MD			\$128.60 ◆
	4102687555			
	FOOD/BEVERAGE	\$115.60		
	TIP	\$13.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	HYATT REGENCY WASHIN888-472-2870 DC			\$2,784.51 ◆
	Arrival Date	Departure Date		
	05/06/12	05/11/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/12/12	HYATT REGENCY WASHIN888-472-2870 DC			\$4,517.72 ◆
	Arrival Date	Departure Date		
	05/06/12	05/11/12		
	00000000			
	LODGING			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/19/12	DANIELS WEST RAMONA CA			\$9.82
	760-789-3354			
	Description			
	GAS/SERVICES			
05/19/12	ACE PARKING LOT#0270SAN DIEGO CA			\$3.00
	619-233-6624			
	Description			
	PARKING FEES			
05/20/12	SHERATON SD MARINA VSAN DIEGO CA			\$12.00
	619-291-2900			
05/21/12	HOOLEYS IRISH PUB EDEL CAJON CA			\$67.54
	RESTAURANT			
05/21/12	COTTONWOOD AT RANCHOEL CAJON CA			\$35.00
	619-442-9891			
	FOOD	\$25.00		
	TIP	\$10.00		
05/21/12	COTTONWOOD AT RANCHOEL CAJON CA			\$134.43 ◆
	619-442-9891			
	FOOD	\$94.43		
	TIP	\$40.00		
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
05/21/12	COTTONWOOD AT RANCHOEL CAJON CA			\$36.11
	6194429891			
	Description	Price		
	FOOD AND BEVERAGE	\$36.11		
05/29/12	MIMIS CAFE 50 000000SAN DIEGO CA			\$38.75
	8665664647			
	Description			
	RESTAURANT CHARGES			
05/31/12	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/02/12	BUCA DI BEPPO-MIRA MSAN DIEGO	CA		\$13.31
	858-536-2822			
	Description			
	FOOD/BEVERAGE			
06/02/12	BUCA DI BEPPO-MIRA MSAN DIEGO	CA		\$207.87 ◆
	858-536-2822			
	Description			
	FOOD/BEVERAGE			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/12	UNITED AIRLINES HOUSTON TX			\$461.70 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		TAMPA INTERNATIONAL	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623301291920		Date of Departure: 08/25	
	Passenger Name: HUNTER/DUNCAN			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/12	UNITED AIRLINES HOUSTON TX			\$461.70 ◆
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00
		TAMPA INTERNATIONAL	UA	00
		HOUSTON INTERCONTI	UA	00
		SAN DIEGO LINDBERG	UA	00
	Ticket Number: 01623301291931		Date of Departure: 08/25	
	Passenger Name: HUNTER/MARGARET			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/08/12	UNITED AIRLINES HOUSTON TX			\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	SAN DIEGO LINDBERG	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037110		Date of Departure: 08/28	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/08/12	UNITED AIRLINES HOUSTON TX			\$59.00
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	HOUSTON INTERCONTI	SAN DIEGO LINDBERG	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037121		Date of Departure: 08/28	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$39.00
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
TAMPA INTERNATIONAL	HOUSTON INTERCONTI	UA	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629296037132		Date of Departure: 08/28		
Passenger Name: HUNTER /ECONOMY PLUS S				
Document Type: SPECIAL SERVICE TICKET				
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$39.00
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
TAMPA INTERNATIONAL	HOUSTON INTERCONTI	UA	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629296037143		Date of Departure: 08/28		
Passenger Name: HUNTER /ECONOMY PLUS S				
Document Type: SPECIAL SERVICE TICKET				
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629296037051		Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S				
Document Type: SPECIAL SERVICE TICKET				
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$59.00
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
SAN DIEGO LINDBERG	WASHINGTON DULLES	UA	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629296037062		Date of Departure: 08/25		
Passenger Name: HUNTER /ECONOMY PLUS S				
Document Type: SPECIAL SERVICE TICKET				
06/08/12	UNITED AIRLINES	HOUSTON	TX	\$44.00
UNITED AIRLINES				
From:	To:	Carrier:	Class:	
WASHINGTON DULLES	TAMPA INTERNATIONAL	UA	00	
	N/A	YY	00	
	N/A	YY	00	
	N/A	YY	00	
Ticket Number: 01629296037073		Date of Departure: 08/26		
Passenger Name: HUNTER /ECONOMY PLUS S				
Document Type: SPECIAL SERVICE TICKET				

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/08/12	UNITED AIRLINES HOUSTON TX			\$44.00
	UNITED AIRLINES			
	From: WASHINGTON DULLES	To: TAMPA INTERNATIONAL	Carrier: UA	Class: G0
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629296037095		Date of Departure: 08/26	
	Passenger Name: HUNTER/ECONOMY PLUS S			
	Document Type: SPECIAL SERVICE TICKET			
06/09/12	UNITED AIRLINES HOUSTON TX			\$425.60 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: SAN FRANCISCO INTL	Carrier: UA	Class: 00
		NEW ORLEANS INTERN	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623301955041		Date of Departure: 06/09	
	Passenger Name: HILL/ [REDACTED]			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	UNITED AIRLINES HOUSTON TX			\$425.60 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: SAN FRANCISCO INTL	Carrier: UA	Class: 00
		NEW ORLEANS INTERN	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623301955026		Date of Departure: 06/09	
	Passenger Name: MILLER/BOZENA			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	UNITED AIRLINES HOUSTON TX			\$425.60 ◆
	UNITED AIRLINES			
	From: SAN DIEGO LINDBERG	To: SAN FRANCISCO INTL	Carrier: UA	Class: 00
		NEW ORLEANS INTERN	UA	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01623301955030		Date of Departure: 06/09	
	Passenger Name: HILL/ Nephew			
	Document Type: SPECIAL SERVICE TICKET			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	Tradewinds Grand Bea(727)367-6461			\$310.24 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			
06/09/12	Tradewinds Grand Bea(727)367-6461			\$218.40 ◆
	(727)367-6461			
	Lodging			
	SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

			Amount
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$252.06 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$218.40 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$310.24 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$310.24 ◆
06/09/12	Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$310.24 ◆
06/09/12	RIVERWALK GOLF CLUB SAN DIEGO CA PUBLIC GOLF COURSE		\$69.00
06/09/12	ASTI RISTORANTE 0032SAN DIEGO CA 6192328844 FOOD/BEVERAGE \$155.08 TIP \$30.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$185.08 ◆

Fees

*Indicates posting date

			Amount
05/15/12*	BRUCE E YOUNG	FEE FOR RETURNED PAYMENT OF \$105.82 ON 05/09/12	\$25.00
Total Fees for this Period			\$25.00

Interest Charged

			Amount
06/10/12	Interest Charge on Pay Over Time Purchases		\$144.51
Total Interest Charged for this Period			\$144.51

2012 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2012		\$21.68
Total Interest in 2012		\$144.51

Continued on next page

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel/Extended Payment Option	15.24% (v)	\$11,551.72	\$144.51
Total			\$144.51

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

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

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

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

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

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

BRUCE E YOUNG
Closing Date 06/10/12

Account Ending 2-21003

Summary of Changes

We're making changes to how some American Express cards and benefits work. The table below summarizes changes that affect your card account. See the reverse side of this page for changes to your Cardmember Agreement.

Summary of changes to your account terms	
We May Contact You	We are clarifying the ways we may contact you for account servicing and collections. We will continue to honor any communication preferences that you have previously indicated regarding marketing offers.

See the reverse side for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account. This notice formally amends that Cardmember Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Cardmember Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

We May Contact You

Effective September 1, 2012, the *We may contact you* section, in Part 2 of your Cardmember Agreement, is replaced with the following:

Servicing and collections

If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

Call monitoring

We may monitor and record any calls between you and us.

Prepared for **BRUCE E YOUNG**

Account Number XXXXXXXXXX

Questions About Your Account?

Total Points Balance **299,224**

 membershiprewards.com

Points Earned this Period **25,317**

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

Account Summary April 1, 2012 - April 30, 2012

Opening Points Balance	273,907
Points Earned this Period	+25,317
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	299,224

Did You Know?

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

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

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

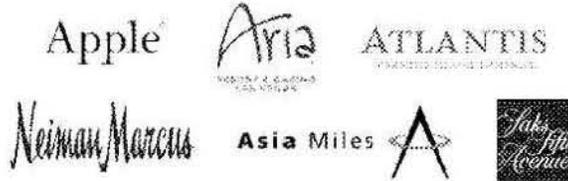
Points Transaction Detail April 1, 2012 - April 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	4,192	15,000 Premier Rewards Gold Bonus 369%	19,192
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	3,154 PREMIER REWARDS GAS GROCERY 2X PR2	231	1,385
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	3,113 PREMIER REWARDS GAS GROCERY 2X PR2	39	4,740
		1,588 PREMIER REWARDS AIRLINE 3X PR3	
Total	8,459	16,858	25,317

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

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

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



See them all—visit membershprewards.com/stmt

Terms and Conditions for the Membership Rewards program apply. Visit 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.

Now Accepting
American Express®
Cards in
Your Area!

LUCKY'S LUNCH COUNTER

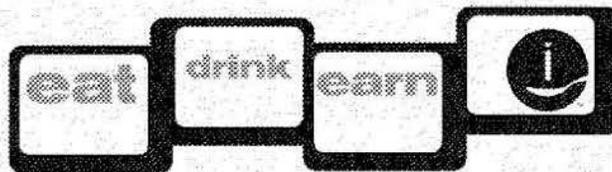
One of downtown's newest fast, casual, stop by the ballpark. Hearty breakfasts, overstuffed deli sandwiches, custom-chopped salads.
www.luckyslunchcounter.com

PANERAI BOUTIQUE

Unique selection and authorized watch service center to fine Swiss brands.
1137 Prospect St. La Jolla, CA.
855-459-1950 or visit
www.lajolla.panerai.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.

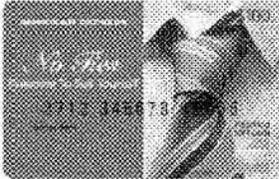
idine®
serves up to
15% back
when you dine



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

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.

Looking for a great Father's Day gift? Give a Gift Card with 100% off the purchase fees.



It's his day. Let him celebrate his way. Give Dad an American Express® Gift Card so he can get exactly what he wants on Father's Day, June 17th.

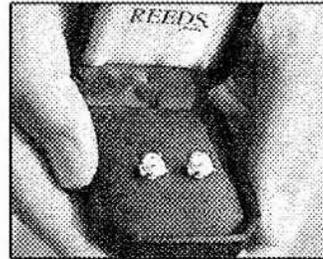
Visit americanexpress.com/gift and use code **SMMAYC12** with your American Express Card to purchase.

Discount is only valid on Gift Card purchase fee. Shipping fees will apply. Offer valid through June 30, 2012, and only for web orders (on americanexpress.com/gift) made via the link provided with the offer. To receive the offer, you must use an American Express Card to purchase. Promotion code intended for user presented with the offer and is not valid on Gift Card purchases made through partner sites. Offer subject to change at any time. Terms and conditions apply to Gift Cards. See Cardholder Agreement for complete terms and conditions. Gift Cards may be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos, or at ATMs. American Express does not ship Gift Cards to the states of HI and VT. See additional terms and conditions at americanexpress.com/gift. © 2012 American Express Travel Related Services Company Inc. All rights reserved.

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For 66 years, REEDS Jewelers has showcased some of the finest jewelry and timepieces available. During the months of June and July, receive \$100 off a purchase of \$500, or more, when you pay with any American Express® Card.

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REEDS
Jewelers

Offer valid when you pay with any American Express Card. Not valid on previous purchases. Excludes David Yurman, Rolex and Pandora. Offer cannot be combined with any other promotion/offers/savings. Limit one offer per Cardmember. Offer expires July 31, 2012.

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Become a member of Lot18 and gain access to a limited-time boutique of 90+ point wines.

Shop premium wines selected by **expert curators** at up to **30% off** retail price. Receive **\$0 shipping** on all boutique wines.

Join for free today at lot18.com/amexboutique

Boutique access and \$0 shipping offer valid through 7/31/12. Available to new Lot18 members only, through the link noted above. See lot18.com/amexboutique for full offer terms and conditions.



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

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

New Balance **\$2,738.34**
Minimum Payment Due **\$1,550.03**
Payment Due Date **08/05/12**

Late Payment Warning: Your Payment Due Date is 08/05/12. 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 %.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	4 years	\$1,629

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

See page 2 for important information about your account.



Use your smartphone to see the benefits that come with your Card

Scan the QR code to download our mobile app or visit americanexpress.com/mobile on your PC to learn more.

Membership Rewards® Points
As of 07/11/12 **308,624**

For details, please see your Membership Rewards page.

Account Summary

Pay in Full Portion
Previous Balance \$1,203.84
Payments/Credits -\$1,203.84
New Charges +\$1,515.03
Fees +\$0.00
New Balance = \$1,515.03

Pay Over Time Portion
Previous Balance \$17,828.84
Payments/Credits -\$19,247.72
New Charges +\$2,642.19
Fees +\$0.00
Interest Charged +\$0.00
New Balance = \$1,223.31
Minimum Due \$35.00

Account Total
Previous Balance **\$19,032.68**
Payments/Credits -\$20,451.56
New Charges +\$4,157.22
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$2,738.34**
Minimum Payment Due **\$1,550.03**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-21003

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

BRUCE E YOUNG
CORONADO CA 92118-1633

Payment Due Date
08/05/12

New Balance
\$2,738.34

Minimum Payment Due
\$1,550.03

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 07/11/12

Account Ending 2-21003

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,034.33	-\$18,104.17	-\$19,138.50
Credits			
BRUCE E YOUNG 2-21003	-\$169.51	-\$144.51	-\$314.02
DUNCAN D HUNTER 2-22027	\$0.00	-\$999.04	-\$999.04
Total Payments and Credits	-\$1,203.84	-\$19,247.72	-\$20,451.56

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments	Amount
06/11/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$105.82
07/09/12* BRUCE E YOUNG ONLINE PAYMENT - THANK YOU	-\$19,032.68
Credits	Amount
06/11/12* BRUCE E YOUNG Credit Adjustment for Purchase Finance Charge	-\$144.51
06/11/12* BRUCE E YOUNG Credit Adjustment for Returned Payment Fee	-\$25.00
07/11/12* BRUCE E YOUNG CREDIT ADJUSTMENT	-\$144.51 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$218.40 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$310.24 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$252.00 ♦
06/19/12 DUNCAN D HUNTER Tradewinds Grand Bea(727)367-6461 (727)367-6461 Lodging SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	-\$218.40 ♦

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
BRUCE E YOUNG 2-21003	\$144.51	\$1,516.62	\$1,661.13
MARGARET HUNTER 2-23017	\$899.39	\$462.87	\$1,362.26
DUNCAN D HUNTER 2-22027	\$471.13	\$662.70	\$1,133.83
Total New Charges	\$1,515.03	\$2,642.19	\$4,157.22

Continued on reverse

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



BRUCE E YOUNG
Card Ending 2-21003

			Amount
06/25/12	HARBOR HOUSE RESTAURSAN DIEGO CA 6192321141 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$1,516.62 ◆
07/11/12*	DEBIT ADJUSTMENT		\$144.51



MARGARET HUNTER
Card Ending 2-23017

			Amount
06/18/12	VONS Store 2333EL CAJON CA GROCERY STORE		\$49.55
06/18/12	VONS Store 2333EL CAJON CA GROCERY STORE		\$50.00
06/20/12	THE HOME DEPOT #1848EL CAJON CA 999-000-0000		\$87.97
06/20/12	JACK IN THE BOX #306EL CAJON CA 619-441-2504 Description FAST FOOD REST		\$7.90
06/20/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE		\$70.54
06/22/12	Hilton Advance Purch300-236-7113 TN Arrival Date Departure Date 06/21/12 06/22/12 00000000 LODGING SIGN & TRAVEL* / EXTENDED PAYMENT OPTION		\$122.40 ◆
06/24/12	MCDONALD'S F16724 06EL CAJON CA 6194546142		\$17.53
06/24/12	MCCS MIRAMAR-GONSALV SAN DIEGO CA 8585771056 Description Price OIL/GAS \$28.27		\$28.27
06/24/12	SAFEWAY STORE 2333EL CAJON CA GROCERY STORE		\$46.98
06/24/12	TACO BELL #25491 EL CAJON CA 888-864-3990		\$10.78
06/25/12	CPC*CAFEPRESS.COM 877-809-1659 CA 877-809-1659		\$74.59
06/26/12	JACK IN THE BOX #003LA MESA CA 619-997-3233 Description FAST FOOD REST		\$23.46
06/26/12	WAL-MART SUPERCENTEREL CAJON CA DISCOUNT STORE		\$35.17
06/28/12	AHI SUSHI & GRILL ALPINE CA 858-279-1663 Description FOOD/BEVERAGE		\$48.60

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

Detail Continued

*indicates posting date

◆ - denotes Pay Over Time activity

				Amount
06/29/12	COSTCO WHSE #0469 00LA MESA 6196678518	CA		\$54.75
07/03/12	BARNES & NOBLE 2733 LA MESA BOOK STORE SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$206.84 ◆
07/03/12	AT&T 5503 4039 587 SAN DIEGO 800-331-0500 Description TELEPHONE SERV	CA		\$32.31
07/05/12	STARBUCKS CORP068767LA MESA 800-7827282	CA		\$15.70
07/06/12	BOSTON MARKET 0735 0EL CAJON 7812550480 Description RESTAURANT CHARGES	CA		\$39.12
07/09/12	REUBEN H FLEET STORESAN DIEGO TICKET AGENCY	CA		\$33.17
07/09/12	REUBEN H FLEET STORESAN DIEGO TICKET AGENCY	CA		\$47.32
07/10/12	SD NATURAL HISTORY MSAN DIEGO ART DEALER & GALLERY	CA		\$81.00
07/10/12	SAN DIEGO NATURAL HISAN DIEGO 8582226060	CA		\$37.68
07/10/12	PRADO PRADO SAN DIEGO CA 1549 EL PRADO SAN DIEGO, FOOD/BEVERAGE \$118.63 TIP \$15.00 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION	CA		\$133.63 ◆
07/10/12	SPECIAL EVENT SERVICSAN DIEGO 210-823-9895 Description FAST FOOD REST	CA		\$7.00
	DUNCAN D HUNTER Card Ending 2-22027			
				Amount
06/09/12	Riverwalk 284 F&B 619-296-4653 USFC92108 SIGN & TRAVEL* / EXTENDED PAYMENT OPTION			\$115.00 ◆
06/12/12	JAMBA JUICE #481 000SAN DIEGO 5105960100 Description RESTAURANT CHARGES	CA		\$7.60
06/12/12	La Valencia Dining 3(858)551-3765 0600230012 92037 Food & Beverage			\$60.64
06/13/12	OLD TOWN MEXICAN CAFSAN DIEGO 6192974330 FOOD/BEVERAGE \$41.70 TIP \$8.00	CA		\$49.70

Continued on reverse

Detail Continued

*indicates posting date

♦ - denotes Pay Over Time activity

				Amount
06/19/12	LIAISON HOTEL QWASHINGTON DC			\$20.00
	PARKING LOT & GARAGE			
06/22/12	ROBERT TRENT JONES GGAINESVILLE VA			\$25.00
	7037544050			
	Description	Price		
	PUBLIC GOLF COURSE	\$25.00		
06/25/12	LAZ PARKING 640179 0SAN DIEGO CA			\$2.75
	619-234-0337			
	Description			
	PARKING FEES			
06/25/12	CONV CTR LOT 306-115SAN DIEGO CA			\$10.00
	619-233-6624			
	Description			
	PARKING FEES			
06/28/12	EVENT FARM 8894448162 CA			\$10.00
	MISC PERSONAL SERVICE			
	Description			
	EVENT AND WEDD			
06/28/12	WASH NATS CONC WASHINGTON DC			\$24.00
	2026401636			
06/30/12	AT&T DATA 190 ALPHARETTA GA			\$29.99
	800-331-0500			
	Description			
	TELECOMMUNICAT			
07/04/12	MCDONALD'S F7698 000TEMECULA CA			\$5.27
	9516768704			
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$45.26
	LODGING			
	FOOD/BEVERAGE	\$45.26		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$57.14
	LODGING			
	FOOD/BEVERAGE	\$47.14		
	TIP	\$10.00		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$38.48
	LODGING			
	FOOD/BEVERAGE	\$34.48		
	TIP	\$4.00		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$25.55
	LODGING			
	FOOD/BEVERAGE	\$21.55		
	TIP	\$4.00		
07/05/12	THE LODGE AT TORREY LA JOLLA CA			\$59.75
	LODGING			
	FOOD/BEVERAGE	\$49.75		
	TIP	\$10.00		

Continued on next page

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
07/06/12	SW AIR	DALLAS	TX	\$547.70 ◆
SOUTHWEST AIRLINES (MASTE				
From:	To:		Carrier:	Class:
SAN DIEGO LINDBERG	DENVER INTL APT		WN	W
	TAMPA INTERNATIONA		WN	W
	HOUSTON HOBBY APT		WN	W
	SAN DIEGO LINDBERG		WN	W
Ticket Number: 5262452481234			Date of Departure: 08/26	
Passenger Name: TERRAZAS/RICARDO				
Document Type: PASSENGER TICKET				
SIGN & TRAVEL* / EXTENDED PAYMENT OPTION				

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2012 Fees and Interest Totals Year-to-Date

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

Interest Charge Calculation

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

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

(v) Variable Rate

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.
For Extended Payment Option, 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 **308,624**

 membershipprewards.com

Points Earned this Period **9,400**

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

Account Summary May 1, 2012 - May 31, 2012

Opening Points Balance	299,224
Points Earned this Period	+9,400
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	308,624

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

Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at 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 May 1, 2012 - May 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Premier Rewards Gold Card XXXX-XXXXX2-21003	5,246	0	5,246
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22019	2,246 PREMIER REWARDS GAS GROCERY 2X PR2	329	2,643
	68 PREMIER REWARDS AIRLINE 3X PR3		
Add'l Premier Rwd's Gld Cd XXXX-XXXXX2-22027	1,021 PREMIER REWARDS AIRLINE 3X PR3	490	1,511
Total	8,513	887	9,400

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.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershipprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

BRUCE E YOUNG
Closing Date 07/11/12

Account Ending 2-21003

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fitness program (MMA). Visit
www.tapoutxt.com for more
information or call **1-800-404-9260**

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.

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americanexpress.com/vpfreeShip

vente-privee 
with American Express

*Terms and conditions may apply. See if event and event rules apply to you for complete terms and conditions.



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.

