

## Rewards Green Card Statement of Account

-3,691 Membership Rewards Points Available

i**ble** le are naid in 0

at 04/03/08, when charges due are paid in full and all accounts are in good standing.

Closing Date

04/03/08

Prepared For Account Number

New Activity \$

Previous Balance \$

Payment Activity \$

Inc. Adjustments

Balance \$

Please Pay By 04/18/08

Page 1 of 8

Please refer to page 3 for important information regarding your account

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

Pay your bill online, anytime. When you manage your account online, you can pay your bill immediately or schedule a future Card payment. Once your payment is received, you'll get instant confirmation. Plus, you can track recent charges and set up helpful Payment Due reminders and other Alerts. Enroll now at americanexpress.com/paybillonline \* Indicates posting date **Activity** Amount \$ 03/15/08\* COMPUTER PAYMENT RECEIVED - THANK Amount \$ Due in Full Activityfor Total of Due in Full Activityfor Due in Full Activityfor 03/04/08 PATHMARK #587 000000VENTOR 30.17 NJ 6098231940 SUNOCO 0289882301 JERSEY CITY NJ 03/04/08 62.00 GAS STATION Continued on Page 3 Please fold on the perforation below, detach and return with your payment. Please enter account Please Pay By: Account Number Payment Coupon number on all checks and 04/18/08 correspondence. Make check payable to American Express. See Finance Charges **Amount Due** section on reverse side for a description of when additional Finance Charges are not assessed on Features. Check here if address or telephone number has changed. Please note Mail Payment to: changes on reverse side. **AMERICAN EXPRESS** P.O. BOX 1270 NEWARK NJ 07101-1270 

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Paily Balance (ADB) e Method et for, Calculation of Finance Accounted y Epplying the Bally AP-800-CASH-NOW Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **FC** on features included in this FAX: 1-800-695-9090 New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishmentsuse. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about atransaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number, 2. The P.O. Box 981535 dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe El Paso, TX the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still 79998-1535 obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone 1-800-472-9297

Customer Service 1-800-821-9394 24 hours/7days

Servicio al cliente en Espanol 1-800-428-7443 (0700 - 0100 EST)

Lost or Stolen Card 1-800-992-3404

Express Cash

International Collect 1-336-393-1111

Hearing Impaired (9am-5pm EST)
TTY: 1-800-221-9950

In NY: 1-800-522-1897

Large Print and Braille Statements 1-800-821-9394



#### americanexpress.com

Customer Service

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

Payments
P.O. BOX 1270

NEWARK NJ

07101-1270

Change of Address
If correct on front
do not use

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

|                             |             | 40 0 | _ | _ |          | _        | _        | 850      | <br>526  | <br>         |          |          | 526      | _ | _        |          | <br> | a4276 a  |
|-----------------------------|-------------|------|---|---|----------|----------|----------|----------|----------|--------------|----------|----------|----------|---|----------|----------|------|----------|
| Street Address              |             |      |   |   |          |          |          |          |          |              |          |          |          |   |          |          |      |          |
| 20                          | - 577       |      |   |   |          |          |          |          |          |              |          |          |          |   |          |          |      |          |
| City, State                 |             |      |   |   |          |          |          |          |          |              |          |          |          |   |          |          |      |          |
| Zip Code                    |             |      |   |   |          |          |          |          |          |              |          |          |          |   | <u> </u> | <u> </u> |      | <u> </u> |
| Area Code and<br>Home Phone | Ş. <b>I</b> |      |   |   |          |          |          |          |          |              |          |          |          |   |          |          |      |          |
| Area Code and<br>Work Phone |             |      |   |   |          |          |          |          |          |              |          |          |          |   |          |          |      |          |
| Email (optional)            | 33          |      |   |   | <u> </u> | <br><u> </u> | <u> </u> | <u> </u> | <u> </u> |   |          |          |      |          |

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



Prepared For

Account Number

Closing Date 04/03/08

Page 3 of 8

| oue in Fu | ıll continued                  |    | Amount 9 |
|-----------|--------------------------------|----|----------|
| 3/06/08   | BABIES 'R' US SPRINGFIELD      | PA | 213.98   |
|           | CHILDREN'S CLOTHING            |    |          |
| 3/06/08   | SUNOCO 0363278305 WAYNE        | PA | 59.2     |
|           | AUTO FUEL DISPENSER            |    |          |
| 3/06/08   | QUINTEL WIRELESS KING OF PRUSS | PA | 105.99   |
|           | AUTO PARTS/ACCESSORY           |    |          |
| 3/07/08   | SUNOCO 0981596001 HILLSBOROUGH | NJ | 47.0     |
|           | AUTO FUEL DISPENSER            |    |          |
| 03/10/08  | SUNOCO 0368297801 HAMILTON TWP | NJ | 55.1     |
|           | AUTO FUEL DISPENSER            |    |          |
| 3/10/08   | UNDERGROUND STA 0101MEDIA      | PA | 99.9     |
|           | 610-566-4769                   |    |          |
| 3/11/08   | FOOTLOCKER 07334 073MEDIA      | PA | 146.12   |
|           | SPORTING GOODS STORE           |    |          |
| 3/11/08   | RADIOSHACK COR118133MEDIA      | PA | 137.78   |
|           | 610-5662565                    |    |          |
| 3/11/08   | SEC CLEANERS 4170000BROOKHAVEN | PA | 55.0     |
|           | 6108740166                     |    |          |
|           | Description Price              |    |          |
| - 3 3     | DRY CLEANERS 55.00             |    |          |
| 3/12/08   | UHAUL RENTAL/PURCHASCHESTER    | PA | 16.2     |
|           | (800)528-0463                  |    |          |
| 3/12/08   | WALGREENS #3663 QBROOKHAVEN    | PA | 36.4     |
|           | 8002892273<br>Description      |    |          |
|           | REFER TO RECEIPT               |    |          |
| 3/12/08   | KMART 3392 KMART #03BROOKHAVEN | PA | 43.4     |
|           | BROOKHAVEN PA                  |    |          |
| 3/12/08   | PATHMARK #558 000000BROOKHAVEN | PA | 206.17   |
|           | 2158728855                     |    |          |
| 3/13/08   | COMCAST DELCO 800-COMCAST      | DE | 33.0     |
|           | 8002662278                     |    |          |
| otal of D | ue in Full Activityfor         |    | 1,347.66 |

### Important Notice

## Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel , the APR is 15.99%, the DPR is 0.0438%

Please refer to page for further important information regarding your account





For questions about your Membership Rewards account, contact

#### 1-800-AXP-EARN (297-3276)

www.americanexpress.com/rewards

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

## Membership Rewards Monthly Statement and **Program News**

Statement Period

**February 1, 2008** Account activity after this period does not appear on this statement

- February 29, 2008

00

Prepared for **Total Points Balance** Account Number Membership Rewards -3,691 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 Earnedthis Period** 

4,060 -7,751

**Account Summary** Opening points balance Points earned this period Points used this period

Reinstated points and adjustments Total points balance

=-3,691

+4,060

Page 5 of 8

MEMBERSHIP 1

A negative points

balance indicates

you have taken a

Points Advance.

rewards.

Points Earned this Period

| 02/01/08 - 02/29/08 | Points Activity On<br>Eligible Charges | Bonus Points Tota<br>Awarded | al Points Activity<br>Per Card |
|---------------------|--|------------------------------|--------------------------------|
| RewardsGreen        | 3,786                                  | 0                            | 3,786                          |
| Add'l Rwds Green    | 274                                    | 0                            | 274                            |
| Totals              | 4,060                                  | 0                            | 4,060                          |

## **Points Advance Detail**

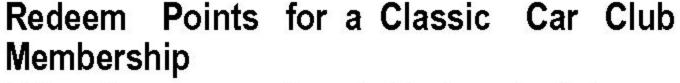
Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible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



Make Mother's Day Special and Earn 10x Membership Rewards Bonts Points at FTD.com

May 11th is Mother's Day! Shop at ftd.com/amexpromo and earn 10x Membership Rewards points plus 100 bonus points on your purchase when you use your American Express Card. Choose from fresh flower collections, gourmet gifts, plush teddy bears, spa products, and more! Same-day delivery is available.

Offer valid 1/1/08 - 12/31/08. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 7932.



Enjoy the open road and ride in style. Drive an Italian sports car, British roadster, or pure American muscle in London or New York from the Classic Car Club, the international private members automotive club.

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com. Taxes and fees may apply. Individual partner restrictions may apply.

Order Today from FTD and Earn 10x Points, plus 100 bonus points when you shop at ftd.com/amexpromo! Give Mom the perfect gift this year for Mother's Day, Sunday May 11th.

(MR Bonus ID 7932)

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

(MR Message 0847)





#### Redeem Membership Rewards Certificate

Points for a Saks

Saks Fifth Avenue is an icon of the retail world known for its style, authority and expert service. Founded in 1924, Saks has always been characterized by a modern energy that fosters innovation and discovery. The exclusive offerings, designer boutiques and personalized consultations have long made Saks one of the only choices for discerning customers with eclectic taste and original style. For store locations, visit www.saks.com or call 1-866-290-9027.

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

(MR Message 0832)

# ESTĒE LAUDER

#### Earn DOUBLE Membership Rewards Year at EsteeLauder.com

Points All

Spring into beauty at esteelauder.com. Find bestselling skincare favorites, fresh makeup looks, and more. Plus, you can earn double Membership Rewards points on every purchase, through 12/31/08. This exclusive offer is only available online at EsteeLauder.com

Offer valid 1/1/08 - 12/31/08. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 7932.

Shop
www.esteelauder.com
now for beautiful
skin--and earn
Membership Rewards
points on every order.

(MR Bonus ID 7932)



### Your Movies, TV Shows, and Photos Will Look Amazing on an iPod Touch

The 8GB iPod Touch features the same multi-touch screen technology as iPhone. Watch your movies, TV shows and photos come alive with bright, vivid color on the 320x480-pixel display. Browse the web using Safari and watch YouTube videos on the first iPod with Wi-Fi built in. Shop the iTunes Wi-Fi Music Store from anywhere. (Reward Code: PRM1707, MR Points: 52,500, Expiration Date: 5/15/08)

Terms and conditions of the Membership Rewards program apply.

To redeem, visit membershiprewards. com/itouch or call 1-800-AXP-EARN (297-3276) by May 15, 2008.

(MR Message 0827)

#### Million More Reasons to Redeem



Browse, compare prices and then redeem Membership Rewards points? Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex has popular merchants, most offering second-day and overnight shipping.

Start shopping now at shopAmex.com/ statement

(MR Message 0826)

#### Redeem now at shopAmex.com/statement

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

# Redeem Membership Rewards Points For Fourth Wall Restaurants Gift Cards!



Enjoy an outstanding dining experience in any of our unique restaurants in New York City. Fourth Wall Gift Cards are valid at: Smith & Wollensky New York City, Park Avenue Spring, The Post House, Maloney & Porcelli & Quality Meats. Treat yourself, friends, and colleagues.

today, log on to membershiprewards. com or call

1-800-AXP-EARN

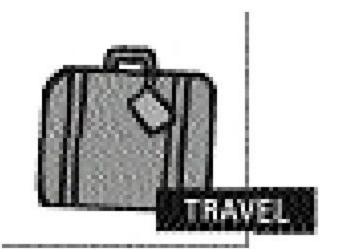
(297-3276).

(MR Message 0831)

To start redeeming



## Around the World by Private Jet



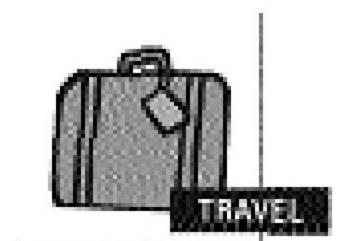
Explore exotic destinations on a journey Around the World by Private Jet, a trip designed exclusively for American Express Cardmembers by Abercrombie & Kent. Travel in comfort aboard a Boeing 757-200ER jet, customized for just 52 privileged guests. Visit Easter Island, Samoa, Sydney, Bangkok, Jaipur, Taj Mahal, Dubai, Cairo and Seville. To reserve your spot on this one-of-a-kind trip, call American Express Travel at 1-877-AXP-6685 and mention Promotion Code K0220001.

Terms and conditions apply. CST# 1022318-10, Washington UBI# 600-469-694 ML-1192, TA-002 Registered Iowa Travel Agency, NV# 2001-0126. Promo K0220001.

Call American Express
Travel at
1-877-AXP-6685 and
mention Promotion Code
K0220001 to book this
trip of a lifetime.

(CE 110190)

## Come Savor the Splendors of Mexico



Plan your next vacation to Mexico and receiveAmericanExpressExclusives\* includingdoubleMembershipRewards points\*\*when you book through AmericanExpressTravel.

\*Valid on new vacationpackagebookingsthrough12/31/08for travel through 12/31/08.Depositand final paymentmust be made on an AmericanExpress Card. Offer, participatingdestinations, prices and suppliers subject to availability and changes without notice. Restrictions may apply. \*\*To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at time of purchase of vacation package through an American Express Travel Services location in the U.S. and must charge your qualifying vacation package to an eligible, enrolled American Express Card. Some Cards require enrollment and the payment of an annual program fee. Terms and conditions may vary. Double Membership Rewards points are awarded on vacation packages pendonly. Air fare, other purchases and arrangements made during your vacation stay, and any charges not included in the vacation package are not eligible for double Membership Rewards points.

Bonus points will be credited to your Program account within 10-12 weeks after completion of travel. May not be combined with other Membership Rewards bonus points offers. For more information on Program, visit americanexpress.com/rewards, or call 1-800-AXP-EARN (297-3276). Bonus ID: 1777. CST# 1022318-10, Washington UBI# 600-469-694, ML# 1192, TA 002 Registered lowa Travel Agency, NV# 2001-0126.

To earn Double
Membership Rewards
points on your Mexico
vacation, call your local
American Express Travel
professional at
1-866-AXP-2807 or visit
americanexpress.com/
splendorsofmexico

Promo Code C1980001.

(CE 110191)

## Earn Double Membership Rewards Points at Mohegan Sun



Earn doubleMembershipRewardspointswhen you use your American Express Card at MoheganSun for purchasesat our world-classspa, over 60 distinctiveshopsand restaurants, and for ticket purchasesto some of the biggestnamesin entertainmentthroughMoheganSun's box office (excludes Ticketmasterpurchasesand hotel transactions).\*

Come and discoverMoheganSun's world at play with great entertainment, endlessdiningchoices, sensationalshopping, luxurioushotel accommodations, non-stopnightlife, and a relaxingspa. And it's all convenientlylocatedbetween Bostonand New York City.

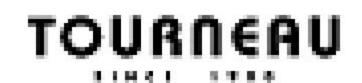
For information,a directoryof shopsand restaurants,and entertainmentlistings call 1-888-226-7711or visit www.mohegansun.com

\*Offer excludesall Ticketmaster, hotel folio, and cash advancetransactions.

Offer valid 05/01/08-06/15/08. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Maximum of 7,500 bonus points per transaction. Bonus ID: 5489.

Deluxe Room
accommodations in
Mohegan Sun's luxury
hotel starting at \$249 per
night during May 1-June
15, 2008. For
reservations, call
1-888-777-7922 and
mention promo code
TAEXPS. Rates subject
to availability at time of
call. Hotel transactions
not subject to double
Membership Rewards
points. (CE 110095)

## Tourneau the World's Largest Watch Store



Tourneau, the world's largest watch store, invites you to visit our stores and receive a \$200 savings on the purchase of \$1,000 or more.\* Choose the watch of your dreams from over 100 brands in 8,000. Offer ends December 31, 2008.

\*Offer excludes Rolex, Patek Phillip and Panerai. Purchase must be made with any American Express Card with any purchase of \$1,000 or more. Offer cannot be combined with other promotions and is not valid on prior purchases. Shipping, tax and delivery not included. One offer per Cardmember per purchase. Use online code: **SMAX4103**. Offer expires December 31, 2008.

For store locations, please visit www.tourneau.com. To redeem, bring this statement to a Tourneau store. Or you can redeem online at www.tourneau. com or via Shop-At-Home 1-800-348-3332, at checkout, cite online to receive savings.

(CE 110103)

## Book Your Summer Vacation and Use Pay with Points



Readyfor the lazy, hazy days of summer?Go to americanexpress.com/summertravelto plan a refreshingvacationnow and save on Flight + Hotel--andairfare, hotel and rental car packages--forone convenientprice. Or book great weekendescapeson a moment'snotice with Last Minute Deals. Whateveryour choicefor summer fun--from loungingseaside to exploringEurope--you'resure to find lots of enticingpossibilities.Plus, use MembershipRewards Pay with Points for all or part of your trip.

MembershipRewardsPay with Points:

To qualify, all your AmericanExpress Card accountsmust be in good standing. The MembershipRewards program-enrolledCard accountyou designatewill be chargedfor your purchase. MembershipRewardspointswill be debitedfrom your programaccountand a credit will be issued to the Card accountyou designate for the corresponding dollar amount. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain charged to the Card accountyou designate. Minimum redemption of 5,000 points. Terms and conditions of the MembershipRewards programa pply and are available at membershiprewards.com/terms.aspx

American Express acts solely as the sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, ML# 1192, Washington UBI# 600-469-694, TA# 002 - Registered Iowa Travel Agency, NV# 2001-0126

Everything you need to plan and book your summer vacation is just a click away. Visit americanexpress.com/ summertravel and use Pay with Points.

(CE 110120)

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Program in which you can earn valuable rewards on eligible new
purchase or refinanced loans by paying your monthly mortgage
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Indymac Bank offers competitive rates and fast closing times,
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It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new purchase or refinance loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms/conditions, underwriting approval, and loan-related closing costs including an initial Program fee. American Express and Indymac Bank are not affiliated and neither is responsible for financial services offered by the other.

To learn more about Indymac Bank and the Express Rewards Mortgage Program, please visit www.indymacloans. com/rewards\_43or call 1-888-336-6117.

(CE 110137)

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Platt's Home Furnishings - Offering beach house furnishings for your home at the Jersey Shore! Located in Somers Point, NJ. Call 1-866-4PLATTS or www.Plattshomefurnishings.com

La Fontana Della Citta - Fine Italian Cusine. Open for lunch and dinner. BYOB. Private rooms available. www.lafontanadellacitta.com

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

(CE 110160)

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.