

Prepared For

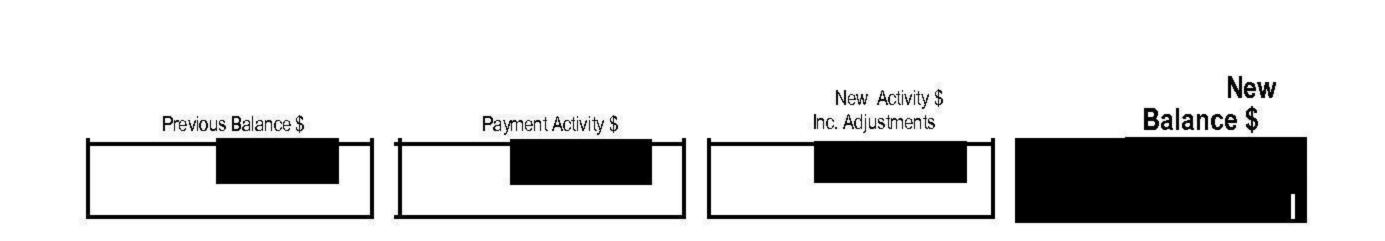
# Rewards Green Card Statement of Account

19,612 Membership Rewards Points Available

at 02/03/08, when charges due are paid in full and all accounts are in good standing.

Closing Date 02/03/08

Page 1 of 10



Please Pay By 02/18/08

Please refer to page 6 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.



# **Answers to Your Payment Questions**

Do you know when your payment is due? How to keep your account in good standing? How to read your statement? Visit americanexpress.com/greencardinfo

Account Number

We have created a resource to find answers to your most frequently asked payment and statement questions. Learn about available flexible payment options, the convenient ways to pay your bill, and more.

Visit the Green Card Information Center at american express.com/greencardinfo

Activity *Indicates posting date			Amount \$
01/08/08* COMPUTER PAYMENT RECEIVED - THANK			
Due in Full Activityfor			Amount \$
Please fold on the perforation below, detach and return with your payment	<b>¥</b>		Continued on Page 3
Payment Coupon	Account Number	Please Pay By: 02/18/08	Please enter account number on all checks and correspondence.
			Make check payable to American Express.
		Amount Due	See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.
leallbluthedabhaladabhalad	Habadaada Haadada Habadaa Habadaa Habadaa Habadaa Habadaa Habada Habada Habada Habada Habada Habada Habada Haba		Check here if address or telephone number has
Mail Payment to:			changed. Please note changes on reverse side.
	AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270		
		Jalanallal	

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) Method this method, we right the FC on your Account by applying the Balty ADB00-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.

	-					- 21			 	_		e 84	
Street Address													
City, State	Ī			9	2:	15.		2)	 3			8	
Zip Code	ı										17	-	
Area Code and Home Phone	3 <b>=</b>												
Area Code and Work Phone													
Email (optional)	30												18
												80	級

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



Prepared For

Account Number

Closing Date 02/03/08

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Due in Full continued	Amount \$

Prepared For	Account Number	Page 4 of 10
Due in Full continued		Amount \$



Prepared For	

Account Number

Closing Date 02/03/08

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Due in Full continued	Amount \$
Total of Due in Full Activityfor	
Due in Full Activityfor	

#### 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 17.24%, the DPR is 0.0472%

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



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

December 1, 2007

- December 31, 2007

00

Account activity after this period does not appear on this statement

Prepared for **Total Points Balance** Account Number Membership Rewards 19,612

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** 

0

Points For SWISS!

1,802

1,802

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MEMBERSHIP 7

rewards:

17,810 **Account Summary** Opening points balance +1,802 Points earned this period Points used this period Reinstated points and adjustments

Total points balance =19,612 Points Earned this Period 12/01/07 - 12/31/07 Points Activity On Bonus Points Total Points Activity Per Card Eligible Charges Awarded 1,405 RewardsGreen 1,405 0 Add'l Rwds Green 397 397 0 Totals 1,802

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.

#### Redeem Points with Points.com



Points.com allows you to swap Membership Rewards points into points or miles in other loyalty programs--swap into miles in airline frequent flyer programs or retail gift certificates such as Starbucks. All you have to do is join Points.com for FREE and register your Membership Rewards program.

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

(MR Message 0750)

# Redeem Membership Rewards



Fly to Europe this summer! SWISS offers nonstop service from Boston, Chicago, Los Angeles, Miami, New York City's JFK and Newark and Washington D.C. to destinations in Europe. No airline is more Swiss than SWISS. For customers this means such classic Swiss values such as quality, reliability and hospitality. Redeem Membership Rewards points for an Economy Class Companion Ticket to Europe on SWISS with purchase of economy ticket. For more information, please visit www.swiss.com

Terms and conditions of the Membership Rewards program apply. Individual airline carrier restrictions apply. For more information, visit membershiprewards.com

com or call

To preview this reward and to redeem points, visit membershiprewards.

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

(MR Message 0751)

Continued on reverse

#### Make the Apple iPod Nano Yours by Redeeming Your Membership Rewards Points!

It's the small iPod with one very big idea: video. This music player now lets you enjoy movies, TV shows, and more on a two-inch display that's 65% brighter than before. Experience a whole new way to browse and view your music and video with the enhanced interface. Holds up to 1,000 songs.

(Reward Code: PRM1650, MR Points: 26,000, Expiration

Date: 3/15/08)

Terms and conditions of the Membership Rewards program apply.

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

(MR Message 0745)



### Get Ready for Spring with Gap Kids

Gap Kids has virtually everything you need for boys and girls. You'll find jeans and dresses, polos and shirts, uniforms and more in our stores and online. For the nearest store, call 1-800-GAP-STYLE (427-7895) or shop our always open Gap.com store.

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

(MR Message 0757)

To preview this reward



#### Get Away with JetBlue!

Transfer points to TrueBlue points, JetBlue's customer loyalty program, and travel to over 50 cities in the U.S. and the Caribbean. Enjoy new planes, friendly service, comfy leather seats and up to 36 channels of free DIRECTV service. JetBlue is more than just your everyday low fare airline. More information on JetBlue's lowest fares and TrueBlue's program is available at www.jetblue.com

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

(MR Message 0746)

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

#### Stay at Omni Hotels



From mountain serenity to cosmopolitan glamour, Omni Hotels offers luxury accommodations at more than 40 hotels and resorts throughout the U.S., Canada and Mexico. Surround yourself with exceptional four-diamond hospitality, exquisite decor and the exciting setting of the Omni Hotel at your premier destination. Choose from 3 travel award certificates: Omni Stay, Omni Getaway and Omni Luxury.

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

(MR Message 0747)

Terms and conditions of the Membership Rewards membershiprewards.com. Taxes and other fees are not included. Individual partner restrictions may apply.

#### Rewards Redeem Membership Cinemark Tickets!

Points for



Enjoy tickets at all Cinemark Theatres--The Best Seat in Town. Cinemark brands include Cinemark, Century, Tinseltown and CineArts. Cinemark has 285 theatres, 3,606 screens nationwide. Tickets can be used for any show, seven days a week (no restrictions). Tickets do not expire.

To start redeeming today, visit membershiprewards. com or call 1-800-AXP-EARN (297-3276).

(MR Message 0758)



#### Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code JWC.

(CE 110050)

# The Tap Project Launches on March 16th!



Clean and safe water is a daily privilege millions take for granted. Yet the lack of clean and accessible drinking water is the second largest killer of children under five worldwide. To address this situation, the Tap Project, which launches nationwide on March 16 and runs through World Water Day on March 22, 2008, will support UNICEF's efforts to ensure all children have access to clean, safe drinking water. Just \$1 provides one child with safe drinking water for 40 days.

To participate in the Tap Project, go to www.tapproject.org/aexp. American Express is a proud national supporter of the Tap Project.

(CE 110027)

# Now Accepting American Express Cards!



Rent-A-Center - Now accepts American Express Cards. Another way we help make it easy to make furniture, appliances, computers and electronics your own! www.rentacenter.com

Handpicked - Fun, affordable, fashionable jewelry handpicked just for you. Visit www.behandpicked.com

**Gerhard's Appliances** - Providing the region with appliances, televisions, home entertainment and service. Four locations in the Philadelphia area. www.gerhardsappliance.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 110009)

# Why Not Enjoy an Extra Night on Us?



Escape to the stylish world of W Hotels. When you book and pay for a two-night stay by March 30, 2008 in the W city of your choice using any American Express Card you'll enjoy a third night on us.

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anightonus or call
1-877-822-0000 to book
this package. Mention
promo code TNR or TNH.

(CE 110054)

Terms and conditions apply.

# Get 35% Off TaxCut Online Federal Programs

"Don't Get Stuck. Get Answers." Get 35% off TaxCut online federal programs from H&R Block, the nation's tax leader.

www.hrblock.com/ partner/AMX

(CE 110045)



Expires 5/1/08. Offer does not apply to purchase of state programs. Cannot be combined with any other offer. Void where prohibited or restricted by law.

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

### Save \$500 on a Villas of Distinction Villa Vacation



Live the Villa Experience and receive an exclusive \$500 discount when you book through Villas of Distinction and pay \$5,000 or more using your American Express Card. Call today. Our villa specialists will arrange a complete, customized vacation package suited to your personal style and needs. Choose from over 5,000 villas in destinations across the globe, including Italy, France, California Wine Country, Mexico, Hawaii and the Caribbean.

Account Number

Offer valid only when booked by 3/31/08 for travel through 12/31/08 and is applicable to direct bookings only. Cancellation penalties, price changes, and other restrictions may apply. Terms subject to change.

Call our villa specialists today at 1-866-469-6312 to reserve your own private villa in paradise-and save \$500! Browse our luxury villas and estate homes, create a wish list and request reservations online at www.villasofdistinction. com (CE 110031)

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Let Funjet Vacations take you further when you use any American Express Card! Receive complimentary room upgrades, exclusive dining or spa credits and more just by purchasing your 2008 getaway to any participating hotel. With incredible offers to top destinations including Mexico, the Caribbean, Florida and Las Vegas, the time has never been better to get the most out of your dream vacation. Travel offers are valid for select travel now through 2008.

Must be paid-in-full with any American Express Card. A voucher or certificate will come with your travel documents. Offers subject to change without notice. Certain restrictions may apply. No substitutions or redemptions will be permitted.

Book your unforgettable vacation today! Visit Funjet Vacations online at www.funjet.com/ amexpress, contact our vacation specialists at 1-800-4funjet or contact your travel agent.

(CE 110053)

### Save on Tickets for The New York Times Travel Show



Get two tickets for the price of one when you purchase in advance with any American Express Card. Coming March 1-2, 2008, to New York's Jacob K. Javits Convention Center, The New York Times

Travel Show is open to the public and will feature over 500 top exhibitors from some of the world's top destinations, resorts, hotels and adventures. Experience the Taste of the World Pavilion, the Spa Pavilion, show-only travel packages, on-site booking, cultural performances, travel seminars, and more!

Order tickets in advance. Tickets must be ordered by 5pm on February 28, 2008.

Visit www.nytimes.com/ travelshow or call 1-888-625-4359 and mention code NYTTSA3.

(CE 110041)

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To redeem this offer you must use any American Express Card. Must provide online redemption offer code AMX277 at time of order. Offer can not be combined with other promotions or offers. Limit one offer per Cardmember. Offer valid through March 31, 2008.

Take \$15 off your order of \$160 or more when you purchase your contact lenses from 1800CONTACTS.com using any American Express Card. Buy online and get fast delivery to your door. Visit www.1800contacts.com/ax with offer code AMX277. (CE 110042)