



Rewards Green Card
Statement of Account

-7,751
Membership Rewards
Points Available
at 03/04/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
[Redacted]

Account Number
[Redacted]

Closing Date
03/04/08

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Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
[Redacted]	[Redacted]	[Redacted]	[Redacted]

Please Pay By
03/19/08

Please refer to page 6
for important information
regarding your account

See Page 9 For A Notice Of Changes To Your Agreement

See Page 11 For An Important Privacy Notice

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.

Activity	Amount \$
02/16/08* COMPUTER PAYMENT RECEIVED - THANK	[Redacted]

Due in Full Activityfor	Amount \$
Card [Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]
[Redacted]	[Redacted]

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

Payment Coupon

Account Number
[Redacted]

Please Pay By:
03/19/08

Continued on Page 3

Please enter account
number on all checks and
correspondence.

Make check payable to
American Express.

Amount Due
[Redacted]

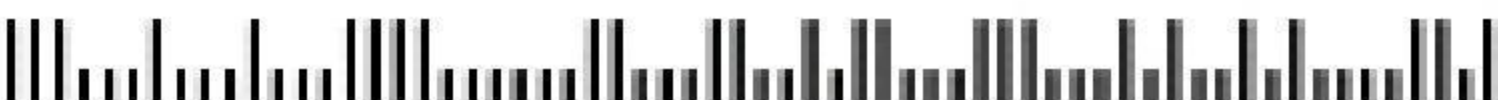
See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

Check here if address or
telephone number has
changed. Please note
changes on reverse side.

☐

Mail Payment to:

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 Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily 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 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 establishments use. **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 a transaction 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 dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still 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. FAX: 1-800-695-9090



To Pay By Phone
1-800-472-9297

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

Servicio al cliente en
Español
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.

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email (optional)

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

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.

Account Number

Closing Date
03/04/08

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Continued on reverse

Due in Full continued

Amount \$

[illegible]

Total of Due in Full Activityfor

Continued on next page



Prepared For

Account Number

Closing Date

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03/04/08

Due in Full continued

Amount \$

Due in Full Activityfor

Card

11/25/07	ELAMIN BUTCHER SHOP PHILADELPHIA 2154713770 Description GROCERY ,SUPERMARKE	PA	475.00
02/03/08	SUNOCO 0005049203 BRIDGEWATER AUTO FUEL DISPENSER	NJ	56.01
02/05/08	SUNOCO 0004561705 ATLANTIC CITY AUTO FUEL DISPENSER	NJ	45.01
02/06/08	PENNSYLVANIA HOSPITAPHILADELPHIA HOSPITAL Description HOSPITAL	PA	36.68
02/06/08	PIAZZA HONDADREXELHIDREXEL HILL 6107899420 Description Price AUTO/TRUCK DEALER 283.02	PA	283.02
02/08/08	PATHMARK #558 000000BROOKHAVEN 2158728855	PA	26.47
02/08/08	SEC CLEANERS 4170000BROOKHAVEN 6108740166 Description Price DRY CLEANERS 22.00	PA	22.00
02/08/08	SUNOCO 0004697911 CHESTER AUTO FUEL DISPENSER	PA	42.18
02/09/08	STAPLES COLLEGE PARK OFFICE SUPPLIES	MD	19.06
02/10/08	SUNOCO 0004697911 CHESTER AUTO FUEL DISPENSER	PA	54.58
02/11/08	PAULSBORO AMOCO BP OPAULSBORO PAULSBORO AMOCO	NJ	20.00
02/11/08	T-MOBILE TEL PAYMENT800-937-8997 120509633 98006	WA	146.24
02/11/08	COURTYARD 1F6 NEWARK Arrival Date Departure Date 02/10/08 02/11/08 00000000	NJ	82.40
02/12/08	PATHMARK #558 000000BROOKHAVEN 2158728855	PA	55.67
02/13/08	SEC CLEANERS 4170000BROOKHAVEN 6108740166 Description Price DRY CLEANERS 16.50	PA	16.50
02/13/08	INTOUCH WIRELESS, GR610-5655059 TELECOM SERVICE	PA	100.70
02/13/08	SUNOCO 0776412901 CAMDEN GAS STATION	NJ	51.15
02/14/08	SUBWAY #22482 097912DREXEL HILL FAST FOOD RESTAURANT Description PURCHASE	PA	13.22
02/14/08	PIAZZA HONDADREXELHIDREXEL HILL 6107899420 Description Price AUTO/TRUCK DEALER 40.23	PA	40.23

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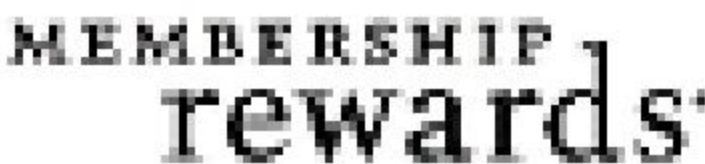
Due in Full continued				Amount \$
02/15/08	SUNNY SUNOCO 0000000MARGATE CITY AUTO SERVICE	NJ		39.50
02/17/08	SUNOCO 0549350702 MITCHELLVILLE AUTO FUEL DISPENSER	MD		37.00
02/17/08	SUNOCO 0368297801 HAMILTON TWP AUTO FUEL DISPENSER	NJ		48.44
02/19/08	SPRINT NEXTEL IVR 800-639-6111 WIRELESS SVC	VA		231.73
02/23/08	GIANT FOOD INC #261 ALEXANDRIA GROCERY STORE	VA		35.69
02/23/08	SUNOCO 0549350702 MITCHELLVILLE AUTO FUEL DISPENSER	MD		58.11
02/27/08	MAKKAH MARKET 0050 PHILADELPHIA 2153820909 Description SPECIALTY RETA	PA		41.87
02/27/08	WALGREENS #3663 QBROOKHAVEN 8002892273 Description REFER TO RECEIPT	PA		6.35
02/27/08	WALGREENS #3663 QBROOKHAVEN 8002892273 Description REFER TO RECEIPT	PA		171.72
02/27/08	PATHMARK #558 000000BROOKHAVEN 2158728855	PA		3.39
02/29/08	HALLA TEL,INC. 180-03214252 FL MISC/SPECIALTY RETAIL			537.50
02/29/08	SUNOCO 0004697911 CHESTER AUTO FUEL DISPENSER	PA		52.30
03/03/08	PIAZZA HONDADREXELHIDREXEL HILL 6107899420 Description Price AUTO/TRUCK DEALER 21.15	PA		21.15
03/03/08	T-MOBILE # 4696 T-MOMEDIA 610-892-7941	PA		26.49
03/03/08	T-MOBILE # 4696 T-MOMEDIA 610-892-7941	PA		240.00
03/03/08	T-MOBILE # 4696 T-MOMEDIA 610-892-7941	PA		317.99
03/03/08	EURO COMMUNICATIONS PARKSIDE MISC/SPECIALTY RETAIL Description GENERAL MERCH	PA		172.00
Total of Due in Full Activityfor [REDACTED]				3,627.35
Total Due in Full Activity				[REDACTED]



Membership Rewards Monthly Statement and Program News

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



Statement Period
January 1, 2008 - January 31, 2008
Account activity after this period does not appear on this statement

Prepared for
Membership Rewards Account Number

Total Points Balance

-7,751

A negative points
balance indicates
you have taken a
Points Advance.

Points Earned this Period

2,637

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.

Account Summary

Opening points balance	19,612
Points earned this period	+2,637
Points used this period	-30,000
<i>(includes 10,388 Points Advanced)</i>	
Reinstated points and adjustments	0
Total points balance	=-7,751

Points Earned this Period

01/01/08 - 01/31/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
RewardsGreen	2,567	0	2,567
Add'l Rwd's Green	70	0	70
Totals	2,637	0	2,637

Points Used this Period

01/01/08 - 01/31/08	Total Points Used This Period	Request Date

Points Advance Detail

Activity as of 01/31/08	Points Advance Balance	Points Applied This Period	Remaining Points Balance	Points Advance Maturity Date
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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/rewards or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

Redeem Membership Rewards with west elm Points and Shop

west elm

At west elm, you'll find modern furniture and stylish accessories for every room in the home. Know that while design trends come and go, west elm style lasts forever. Redeem Membership Rewards points for west elm gift cards today!

1. Cards may not be redeemed for cash or applied as payment to any account, unless required by law.
2. west elm cannot accept responsibility for cards lost, damaged or stolen, or any unauthorized use of cards.
3. Acceptance of this card constitutes acceptance of these terms & conditions, which may change at any time.
4. Cards may be used for making purchases in stores in the United States, by phone, via catalog, or online.

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

(MR Message 0781)

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.

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:
shopAmex.com/statement

(MR Message 0707)

Redeem now: 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.



Earn Double Points When You Join Ultimate Resort for the Vacation of a Lifetime, Every Time

Ultimate Resort is a private destination club offering access to a portfolio of vacation residences in 25 resort and metropolitan locations in the U.S., Mexico, the Caribbean and Europe. Join Ultimate Resort with your American Express Card and earn double Membership Rewards points for virtually every dollar spent on your club membership fee and annual dues.

Offer valid 1/1/08 through 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. You must charge your purchase on an eligible, enrolled American Express Card. Offer excludes additional nights and concierge services. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5467.

To learn more, please call an Ultimate Resort Membership Director at 1-877-955-1900 or visit www.ultimateresort.com/promotions/promo1.cfm.

It's the vacation of a lifetime, every time!
(MR Bonus ID 5467)



Redeem Membership Rewards Points for AMC Theatre Movie Tickets!

Enjoy the difference of an AMC theatre. LoveSeat -style stadium seating and other great amenities make AMC theatres the choice of over 230 million moviegoers each year.

For a listing of locations and showtimes near you, please access www.amctheatres.com

(MR Message 0780)

Valid any day of the week, including holidays and weekends. Good at any AMC Cineplex Odeon theatre, Magic Johnson theatre, and Star theatre, excluding Canadian theatres. Subject to surcharge at IMAX and premium locations or for Digital 3-D or other special presentations.



Make Your Luxury Hotel Stay More Rewarding with Double Points at Select Destination Hotels

Seeking world-class skiing, championship golf, a beach escape, an exclusive spa or a city experience? Choose from one of over 30 Destination Hotels & Resorts nationwide and earn double Membership Rewards points at select locations through 12/31/08.

Offer valid 1/1/08-12/31/08 at select participating hotels only. Maximum 2500 bonus points per transaction. To earn bonus points, you must be enrolled in the Membership Rewards program at time of stay and charge your stay on an eligible, enrolled American Express Card. Ineligible rates include but are not limited to, Internet/wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 7346.

Earn double Membership Rewards points at select Destination Hotels & Resorts through 12/31/08. For more information, go to www.destinationhotels.com/rewards

(MR Bonus ID 7346)



Watch All Your Favorite Movies on This Toshiba 7" Portable DVD Player!

Take DVDs anywhere with this portable DVD player. Its seven-inch display and Virtual Surround Sound speakers provide a movie theater experience in any environment. Includes two headphone inputs, remote control, and Lithium ion battery. (Reward Code: RY2512, MR Points: 19,800, Expiration Date: 4/15/08).

Terms and conditions of the Membership Rewards program apply.

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

(MR Message 0646)



Prepared For

Account Number

Closing Date
03/04/08

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Rewards Green Card Statement of Account

Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your Agreement. You should carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Buyer's Assurance Plan

The Buyer's Assurance Plan is changing for covered purchases made on or after May 1, 2008. Accordingly, effective May 1, 2008, the information below summarizes the terms and conditions of the plan, now called **Extended Warranty**.

EXTENDED WARRANTY is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 and is subject to change with notice. This document does not supplement or replace the Policy. **Please call us at the number on back of your American Express Card for a complete copy of your terms and conditions.**

When you charge the entire cost of a covered product to your Card Account, Extended Warranty will extend the terms of the original manufacturer's warranty for a period of time equal to the duration of the original manufacturer's warranty, up to one (1) additional year (Centurion Cardmembers up to three (3) additional years) on warranties of five (5) years or less that are eligible in the United States of America.

DESCRIPTION OF BENEFITS: Where a loss has occurred during this plan's extended warranty time period of up to one (1) additional year (Centurion Cardmembers up to three (3) additional years), we will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years. We will pay up to the actual amount charged to your account for the product for which a loss is claimed, but not to exceed \$10,000. If the product also is covered by a purchased service contract, this plan's extended warranty time period begins at the end of the service contract and extends the original manufacturer's warranty for a period of time equal to that warranty, up to one (1) additional year (Centurion Cardmembers up to three (3) additional years). If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the product purchased is not eligible under this plan and no coverage applies. Extended Warranty does not reimburse for shipping and handling expenses or installation, assembly, professional advice, maintenance or other service charges. If you experience more than one loss in a calendar year, we will pay an amount not to exceed \$50,000 for all losses in a calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the property.

EXCLUSIONS: Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by: 1. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage; 2. mechanical failure covered under product recall; or 3. fraud or abuse or illegal activity of any kind by the cardmember.

PURCHASES NOT COVERED: The following are not covered: 1. products covered by an unconditional satisfaction guarantee; 2. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers); 3. motorized devices and their parts used for agriculture, landscaping, demolition or construction; 4. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building; 5. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters; 6. land or buildings; 7. consumable or perishable items; 8. animals or living plants; 9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection; 10. items still under installment billing; 11. additional service contract or extended warranty coverage for a computer, computer component or part that you buy which already comes with an original United States of America manufacturer's warranty, unless such coverage is provided and administered by the original manufacturer; and 12. items purchased for resale, professional, or commercial use (this does not apply to OPEN Cardmembers).

GENERAL PROVISIONS

Excess Coverage: If any loss under this policy is insured under any other valid and collectible policy, then this policy shall cover such loss, subject to its exclusions, conditions, provisions and other terms herein, only to the extent that the amount of such loss is in excess of the amount of such other insurance which is payable or paid.

Termination or Cancellation: Coverage will cease on the earliest of the following: 1. the date you no longer maintain a permanent residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands; 2. the date we determine that you or someone on your behalf intentionally misrepresented or fraud occurred; 3. the date the policy is cancelled; 4. the date you are no longer a cardmember; 5. the date your account ceases to be current and in good standing; or 6. the date the plan is not available in the location where you maintain a permanent residence. Termination or cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the policy. The company has the right to cancel the policy at any time by sending a written notice at least forty-five (45) days in advance to you at your last known address. The notice will include the reason for cancellation.

Form Numbers: EW-DOC-CCSG1 02/07, EW-DOC-CCSG2 02/07, EW-DOC-OSBN1 02/07, EW-DOC-OSBN2 02/07

Applicable for Residents of the State of Alaska, Form Number: PP/EW-RDR1-AK 06/07

Applicable for Residents in the States of Arizona and Indiana, Form Numbers: EW-IND-CCSG1 07/07, EW-IND-CCSG2 07/07, EW-IND-OSBN1 07/07, EW-IND-OSBN2 07/07

Applicable for Residents of the State of Kentucky, Form Number: PP/EW-RDR1-KY 05/07. In the Termination or Cancellation section:

"The company has the right to cancel the policy at any time by sending a written notice at least seventy-five (75) days in advance to you at your last known address."

Applicable for Residents of the State of Oklahoma, Form Number: PP/EW-RDR1-OK 07/07. The following is added to your Description of Coverage: "WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

Applicable for Residents of the State of Oregon, Form Number EW-RDR1-OR 05/07. In the Exclusions section the following is removed:
"3. fraud or abuse or illegal activity of any kind by the cardmember:"

Applicable for Residents of the State of South Dakota, Form Number: PP/EW-RDR1-SD 05/07

Applicable for Residents of the State of Texas, Form Number: EW-IND-TX 07/07

Applicable for Residents of the State of Vermont, Form Number: PP/EW-RDR1-VT 05/07

Car Rental Loss and Damage Insurance Plan

Effective May 1, 2008, we are adding the following to the end of the **Car Rental Loss and Damage Insurance Plan**:

"ADDITIONAL INFORMATION FOR RESIDENTS OF NORTH CAROLINA

A portion of the fees associated with this Card are applied to the insurance benefit."

CRLDI-RDR1-NC 11/05

Purchase Protection

Effective May 1, 2008, we are adding the following to the end of **Purchase Protection**:

"Applicable for Residents of the State of Alaska

The opening paragraph in the **Exclusion** section is removed in its entirety and replaced with the following which is added and made part of the Description of Coverage:

These exclusions do not apply if the dominate cause of a loss is a risk or peril that is not otherwise excluded. Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

The **Legal Actions** section is hereby removed in its entirety and replaced with the following which is added and made part of the Description of Coverage:

Legal Actions

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years from the time Proof of Loss is required to be given. If there are any claims the three year timeframe does not begin to run until after the claim has been denied."

PP/EW-RDR1-AK 06/07

Applicable for Residents of the State of Oklahoma

The following is added to your Description of Coverage:

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

PP/EW-RDR1-OK 07/07



Prepared For

Account Number

Closing Date
03/04/08

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Rewards Green Card Statement of Account

An Important Notice Concerning Cardmember Privacy

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

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

What Information Do We Collect?

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

What Do We Do with Cardmember Information?

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

Information We Share with Our Affiliates

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

Valuable Partner Offers

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

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

Your Choices

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at:

www.americanexpress.com/communications. You can

also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts.

Please note that any choices you make will only apply to this account.

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

Information Security

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

Former Customers

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

For Vermont Cardmembers Only

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

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

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

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Notice of Amendment to Cardmember Agreement

The last clause of the third sentence of the **Transactions Made in Foreign Currencies** section of the Cardmember Agreement should appear in boldface type. Accordingly, the last clause of that sentence, as amended, reads as follows: "**in each instance increased by 2%.**" We are not changing the method used to convert Charges made in foreign currencies into U.S. dollars and we are not changing the method for determining the conversion rate used to convert those Charges into U.S. dollars.