VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI
Account ending in: 2002

AFFIDAVIT OF PLAINTIFF

I, Vivian Hinds, declare and state as follows:

1. I am an Assistant Custodian of Records for AMERICAN EXPRESS NATIONAL BANK ("Plaintiff"), a national bank organized under the laws of the United States, ("American Express" hereinafter), with its headquarters located at 115 W. Towne Ridge Parkway, Sandy, Utah 84070.

2. In my capacity as Assistant Custodian of Records for American Express, I am familiar with the ongoing credit card business operations and practices of American Express, particularly with respect to its recordkeeping computer systems, credit card agreements and billing for various types of accounts issued by American Express. I have access to the business records relating to credit card accounts issued by American Express, including, in particular, the records of cardmember accounts and the applicable card agreements. I have personal knowledge of American Express' regular practices and procedures with respect to: (a) the transmittal of credit card account agreements, notices, billing statements, and other documents; and (b) quality assurance controls utilized to ensure that such transmittals are properly made. I also have access to and am generally familiar with the cardmember account records created and maintained by American Express. Except where based on my review of records and documents regularly maintained in the ordinary course of business, all of the matters set forth herein are within my personal knowledge and, if called as a witness, I could competently testify thereto.

3. The billing statements and other documents referred to herein were created at or near either the time of the transactions or the time the original statements were made and have been kept by American Express in the ordinary course of business. In my experience, the systems used by American Express to create and maintain data for and to produce billing statements and other documents are reliable and kept in a good state of repair, and American Express' procedures for inserting transaction and other data into the systems have built-in safeguards to ensure accuracy and identify errors. Duplicate statements can be obtained only by authorized American Express personnel or authorized agents pursuant to proper procedures, which must be followed in order to obtain the statements. The other records referred to herein were created and kept in the ordinary course of business by American Express and were created at or near the time of the occurrence of the matters set forth by those records and/or were created based upon information transmitted by a person with knowledge of the matters set forth in those records. It is the regular business practice of American Express to make and keep said records. The statements contained in this affidavit are made based on my personal knowledge of the business records practices of American Express.

4. All American Express credit card accounts are governed by a written agreement (the "Cardmember Agreement") setting forth the terms and conditions of the account. When an American Express account is opened, the Cardmember Agreement is provided to the cardmember. The Cardmember Agreement provides that use of the card constitutes acceptance of the agreement.

5. All American Express Cardmember Agreements expressly provide that American Express may change the terms of the Cardmember Agreement from time to time. American Express advises current cardholders of changes through change-in-terms notices, which are either mailed to American Express cardmembers in separate mailings or included with or printed on the cardmembers' monthly billing statements.

VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI
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6. American Express maintains computerized records of the amounts due and owing to American Express for any transactions that occur when an individual uses an American Express credit card. The computerized records reflect all debits and credits in connection with the use of an American Express credit card. American Express sends or otherwise makes available monthly billing statements to cardmembers who carry a balance or are otherwise required to receive a monthly statement.

7. I have personally reviewed American Express' records concerning defendant VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI ("Defendant"). Those records reflect that Defendant opened an American Express credit card account, the current account number ending in 2002 (previously 1004) (the "Account") in 08/2005. Consistent with American Express' standard business practices, American Express' records reflect that it mailed Defendant's credit card, together with a copy of Defendant's Cardmember Agreement, to Defendant when American Express opened Defendant's Account. Copies of each of these Cardmember Agreements were transmitted to Defendant as they were periodically revised or updated. A true and correct copy of the Cardmember Agreement in effect at the time of cancellation of the Account is annexed hereto as Exhibit "A".

8. American Express' records further reflect that Defendant used the Account to pay for various goods and services and/or obtain cash advances. Consistent with American Express' standard business practices, American Express' records reflect that it transmitted monthly billing statements to Defendant. There is no record of Defendant ever asserting a valid unresolved objection to the balance shown as due and owing on the monthly statements provided to Defendant.

9. Pursuant to American Express' records, under the terms of the Cardmember Agreement, Defendant defaulted in making the payments due on the Account. American Express' records reflect that American Express closed Defendant's Account. After giving Defendant credit for all payments made, if any, the amount justly due and owing as of 11/09/20 is $80,586.53, exclusive of court costs and attorneys' fees. True and correct copies of the monthly Account Statements for the defendant's Account for the period(s) 08/19/17 to 12/20/19 are annexed hereto as Exhibit "B".

10. Defendant's Account has not been sold or assigned by American Express, the original creditor of the account.

11. The information set forth herein is true and correct to the best of the undersigned's knowledge, information and belief and, if called as a witness, I could competently testify thereto.

VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI
Account ending in: 2002

12. Upon information and belief, the Defendant is not now, nor has been within 30 days hereof, in the military service of the United States as defined in the Servicemembers Civil Relief Act as amended nor an infant, incompetent, under mental defect or infirm.

I declare under the penalty of perjury under the laws of the forum state that the foregoing is true and correct to the best of my knowledge, information and belief.

Dated: 11-11-2020 By: Vivian Hinds
Name: Vivian Hinds
Title: Assistant Custodian of Records

STATE OF ARIZONA
COUNTY OF MARICOPA

Subscribed and sworn (or affirmed) before me this 11 day of November, 2020

(Seal)

Notary

ARTURO BEDOLLA
Notary Public - Arizona
Maricopa County
Commission # 573305
My Comm. Expires Nov 6, 2023

ZACT
GN_AENB_001

EXHIBIT A

Cardmember Agreement: Part 1 of 2

As of: 06/18/2011

Business Platinum Card®
Issuer: American Express Bank, FSB

Company Name: M Y BLUE STAR LLC
Cardmember Name: Vladimir A Gusinski
Account Ending In: 1004

Fees Table

Fees	
Annual Membership Fee	**$395**
Transaction Fees Foreign Transaction	**None**
Penalty Fees Late Payment Returned Payment	**$35** or **2.99%** of the past due amount, whichever is greater. **$38**

How we calculate interest: We use the Average Daily Balance method (including new transactions). See the *How we calculate interest* section in Part 2.

How Rates and Fees Work

Rates for Pay Over Time balances	*See About Pay Over Time features in Part 2 of this Agreement*
When the penalty APR will apply	The Penalty APR applies to Pay Over Time balances if: you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which its due 3 times in 12 billing periods, you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due and you still do not pay it by the Closing Date of the next billing period, or your payment is returned by your bank.
How long the penalty APR will apply	The penalty APR will apply until after you have made timely payments, with no returned payments, for 12 billing periods in a row.
Fees	
Annual Membership	This fee is on the *Rates and Fees Table* on page 1 of Part 1. We will charge $200 for each additional Business Platinum Card or Executive Business Card, $75 for each additional Business Purchase Card, and $35 for each additional Business Gold Card.
Late Payment	$35 (Iowa $15) if you do not pay the Amount Due on a billing statement before the 20th day after the next Closing Date. Also, if you do not pay that Amount Due by the following Closing Date, we may charge you an additional fee in that same billing period of the greater of $35 or 2.99% of any amount past due (Iowa $15). For each following Closing Date that an amount past due remains unpaid, we may charge a fee of the greater of $35 or 2.99% of any amount past due (Iowa $15). Paying late may also result in a Penalty APR. See *When the penalty APR will apply* above.
Returned Payment	$38 if your payment is returned unpaid the first time we present it to your bank. A returned payment may also result in a Penalty APR. See *When the penalty APR will apply* above.
Returned Check	$38 if you use your card to cash a check at one of our approved locations and the check is returned unpaid. We will also charge you the unpaid amount.
Foreign Transaction	None

Part 1, Part 2 and any supplements or amendments make up your Cardmember Agreement.

How your American Express Account Works

Introduction

About your Cardmember Agreement	This document together with Part 1 make up the Cardmember Agreement *(Agreement)* for the *Account* identified on page 1 of Part 1. Any supplements or amendments are also part of the Agreement.	When you or an Additional Cardmember, as defined below, use the Account (or sign or keep a card), you and the Additional Cardmember agree to the terms of the Agreement.
Words we use in the Agreement	***We, us***, and ***our*** mean the issuer shown on page 1 of Part 1. Except as provided below, ***Basic Cardmember*** means the person who applied for this Account or to whom we address billing statements. ***Company*** means the business for which the Account is established. ***You*** and ***your*** mean the Basic Cardmember and the Company. You agree, jointly and severally, to be bound by the terms of this Agreement.	***Card*** means any card or other device that we issue to access the Account. A ***charge*** is any amount added to the Account, such as purchases, fees and interest charges. A ***purchase*** is a charge for goods or services. To ***pay*** by a certain date means to send your payment so that we receive it and credit it to your Account by that date (see *About your payments* in Part 2).
Additional Cardmembers	At your request, we may issue cards to *Additional Cardmembers*. They do not have accounts with us but they can use your Account subject to the terms of this Agreement. You are responsible for all use of the Account by Additional Cardmembers and anyone they allow to use the Account. You must pay for all charges they make. You must share this agreement with all Additional Cardmembers.	You must tell Additional Cardmembers that: we may obtain, provide and use information about them. their use of the Account is subject to this Agreement. You authorize us to give Additional Cardmembers information about the Account and to discuss it with them. If you want to cancel an Additional Cardmember s right to use your Account (and cancel their card) you must tell us.
Replacement Basic Cardmember	You must tell us if the Basic Cardmember is no longer an employee or officer of the Company or does not want to be the Basic Cardmember. In that case, you must either close the Account, or propose another person to replace the Basic Cardmember. If you propose another person to replace the Basic Cardmember, that person must agree to assume the	obligations and liabilities of the Basic Cardmember under this Agreement, as of the date that such person replaces the Basic Cardmember. That person is subject to our approval. You agree that the Basic Cardmember remains the Basic Cardmember until we approve a replacement or the Account is closed.

About using your card

Using the card	You may use the card to make purchases. You may also use the card at an ATM to get cash from a checking account you designate. Each Cardmember acknowledges and agrees that cards are intended to be used for the Company s commercial or business purposes. We decide whether to approve a charge based on how you spend and pay on this Account and other accounts you have with us and our affiliates. We also consider your credit history and your personal resources that we know about.	You, or any Additional Cardmembers, may arrange for certain merchants to charge the Account at regular intervals. We may (but are not required to) tell these merchants about the Account status or changes to your card number or expiration date. You must notify the merchants directly if you want them to stop charging the Account. Keep your card safe and don t let anyone else use it. If your card is lost or stolen or your Account is being used without your permission, contact us right away. You may not use your Account for illegal activities.
Promise to pay	You promise to pay all charges, including: charges you make, even if you do not present your card or sign for the transaction, charges that other people make, whether or not you or an Additional Cardmember intend to let them use the Account, subject to applicable law, and	charges that Additional Cardmembers make or permit others to make. Additional Cardmembers agree to be personally liable for charges made using their card. We may seek payment from them for charges made on their card if neither the Company nor the Basic Cardmember pay us.
Declined transactions	We may decline to authorize a charge. Reasons we may do this include suspected fraud and our assessment of your creditworthiness. This may occur even if your Account is not in default.	We are not responsible for any losses you incur if we do not authorize a charge. And we are not responsible if any merchant refuses to accept the card.

About Pay Over Time features	We may add features to the Account that allow you to pay certain charges over time. These features include Sign & Travel® and the Extended Payment Option. If you enroll in Sign & Travel, we will automatically place eligible travel-related charges into a Pay Over Time balance. Some examples are airline and cruise ship tickets, hotels, car rentals and charges made outside the U.S. If you enroll in the Extended Payment Option, we will automatically place all eligible charges into a Pay Over Time balance. A charge is eligible if it equals or is more	than a certain dollar amount. We will tell you this amount when you enroll, and it is subject to change. We will tell you if we change it. Certain charges are not eligible, such as cash and similar transactions. We will not place any charge into a Pay Over Time balance if it causes the total of your Pay Over Time balances to go over $20,000. We will tell you if we change that amount. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of the billing statement. We may change which charges are eligible to be placed into a Pay Over Time balance.

About your payments

When you must pay	Payment of the New Balance is due upon receipt of your statement. If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. In this case, you must pay at least the Minimum Payment Due by the Payment Due Date. Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received.	Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement s Closing Date.
How to make payments	Make payments to us in U.S. dollars with: a single check drawn on a U.S. bank, or a single negotiable instrument clearable through the U.S. banking system, for example a money order, or an electronic payment that can be cleared through the U.S. banking system. When making a payment by mail: make a separate payment for each Account, mail your payment to the address shown on the payment coupon on the billing statement, and write the Account number on your check or negotiable instrument and include the payment coupon. If your payment meets the above requirements, we will credit it to the Account as of the day we receive it, as long as we receive it by the time disclosed in the billing	statement. If we receive it after that time, we will credit the payment on the day after we receive it. If your payment does not meet the above requirements, there may be a delay in crediting the Account. This may result in late fees and additional interest charges (see *How Rates and Fees Work* on page 2 of Part 1). If we decide to accept a payment made in a foreign currency, we will choose a rate to convert your payment into U.S. dollars, unless the law requires us to use a particular rate. If we process a late payment, a partial payment, or a payment marked with any restrictive language, that will have no effect on our rights and will not change this Agreement.
How we apply payments and credits	If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time Minimum Due. If you have a Pay Over Time balance, we generally apply payments up to the Minimum Payment Due first to the Pay Over Time Minimum Due and then to the Pay In Full New Balance.	After the Minimum Payment Due has been paid, we apply payments to the remaining Pay Over Time balances. When we do this, we apply payments first to the balance with the lowest interest rate and then to balances with higher interest rates. In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.

About your Minimum Payment Due

How we calculate your Minimum Payment Due

The Minimum Payment Due is the Pay In Full amount plus any Pay Over Time Minimum Due.

To calculate the Pay Over Time Minimum Due for each statement, we start with the ***highest*** of the following three amounts:

(1) 1/36th of the Pay Over Time New Balance; ***or***

(2) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement), not to exceed 4% of the Pay Over Time New Balance; ***or***

(3) $20.

Then we round to the nearest dollar. After that, we add any Pay Over Time amount past due.

However, your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance.

EXAMPLE: Pay Over Time Minimum Due

Assume that your Pay Over Time New Balance is $3,000, interest is $29.57 (see the example on the next page), and you have no Pay Over Time amounts past due.

(1) *$3,000 / 36 = $83.33*

(2) *$29.57 + 1% x ($3,000 - $29.57) = $59.27*

(3) *$20.00*

*The **highest** of the three amounts is $83.33.*

*So the **Pay Over Time Minimum Due** is $83.00.*

Adjusting your Pay Over Time Minimum Due

If you regularly pay more than the Minimum Payment Due described above, we may adjust the Pay Over Time Minimum Due in future billing periods. This may let you make a smaller minimum payment from time to time. But if you then do not regularly pay more than the Minimum Payment Due described above, we will stop making the adjustment and return to the formula above. If we start or stop making the adjustment, we will do so for at least six billing periods in a row.

To adjust the Pay Over Time Minimum Due, we will not add 1% of the Pay Over Time New Balance in **(2)**. Then, if **(2)** is the highest (but less than 4% of the Pay Over Time New Balance), we will add $15.

We will do this if over six billing periods the sum of payments credited to your Pay Over Time balance is more than the sum of the Pay Over Time Minimum Dues (not adjusted, except any Pay Over Time amount past due is counted only in the first of those six periods). We will also make the adjustment if over six billing periods the sum of the Pay Over Time Minimum Dues (not adjusted) is not more than $120 and equals the sum of payments credited to your Pay Over Time balance. However, we will not make the adjustment if the sum of the Pay Over Time Minimum Dues is zero and we did not adjust the Pay Over Time Minimum Due the last time it was not zero.

About interest charges

When we charge interest

We charge interest on charges that are added to a Pay Over Time balance beginning on the transaction date. However, you can avoid paying interest as follows.

If you pay the Account Total New Balance on a statement by the Closing Date shown on the next statement, then on that next statement we will not charge interest.

Also, we will not charge interest shown on a statement if the Account Total Previous Balance on that statement is zero or a credit balance.

How we calculate interest

We calculate interest for a billing period by first calculating interest on each balance within each feature. Balances within each feature such as Sign & Travel and Extended Payment Option may have different interest rates.

We use the **Average Daily Balance method (including new transactions)** to calculate interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance.

Interest
The interest charged for a balance in a billing period, except for variations caused by rounding, equals:
Average Daily Balance (*ADB*) ***x***
Daily Periodic Rate (*DPR*) ***x***
number of days the DPR was in effect.

ADB
To get the ADB for a balance, we add up its *daily balances*. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero.

DPR
A DPR is 1/365th of an APR, rounded to one ten-thousandth of a percentage point. Your DPRs are shown in *How Rates and Fees Work* on page 2 of Part 1.

EXAMPLE: Calculating Interest

Assume that you have a single interest rate of 15.99%, your ADB is $2,250 and there are 30 days in the billing period.

*The **DPR** is 15.99% ÷ 365 days = 0.0438%*

***Interest** is $2,250 x 0.0438% x 30 days = $29.57*

Daily Balance
For each day a DPR is in effect, we calculate the daily balance by:
taking the *beginning balance* for the day,
adding any new charges,
subtracting any payments or credits; and
making any appropriate adjustments.

We add a new charge to a daily balance as of its transaction date.

Beginning balance
For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day s daily balance *plus an amount of interest equal to the previous day s daily balance multiplied by the DPR for that balance. This method of calculating the beginning balance results in daily compounding of interest.*

When an interest rate changes, the new DPR may come into effect during not just at the beginning of the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day s daily balance by the old DPR and add the result to that day s daily balance.

Other methods
To calculate the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.

Determining the Prime Rate

We use the Prime Rate from the Money Rates section (or successor section) of *The Wall Street Journal.* The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

The Wall Street Journal may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If *The Wall Street Journal* is no longer published, we may use the Prime Rate from any other newspaper of general circulation in New York, New York. Or we may choose to use a similar published rate.

If the Prime Rate increases, variable APRs (and corresponding DPRs) will increase. In that case, you may pay more interest and may have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period.

Other important information

Changing the Agreement

We may change the terms of, or add new terms to, this Agreement. We may apply any changed or new terms to any existing and future balances on the Account, subject to applicable law.

This written Agreement is a final expression of the agreement governing the Account. The written Agreement may not be contradicted by any alleged oral agreement.

Converting charges made in a foreign currency

If you make a charge in a foreign currency, we will convert it into U.S. dollars on the date we or our agents process it. Unless a particular rate is required by law, we will choose a conversion rate that is acceptable to us for that date. The rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.

Changing your billing address

You must notify us immediately if you change the:
mailing address to which we send billing statements
email address to which we send notice that the billing statement is available online.
telephone and fax numbers.
legal entity of the Company.
tax identification number.

If you have more than one account, you need to notify us separately for each account.

We may update your billing address if we receive information that it has changed or is incorrect.

Closing your Account	You may instruct us to close the Account by calling us or writing to us. The Basic Cardmember agrees to inform the Company prior to instructing us to do so.	The Basic Cardmember and the Company remain jointly and severally liable for all Charges made on the Account.
Cancelling or suspending your Account	We may: cancel the Account. suspend the ability to make charges. cancel or suspend any feature on the Account. notify merchants that the Account has been cancelled or suspended. If we do any of these, you must still pay us for all charges under the terms of this Agreement.	We may do any of these things at our discretion, even if you pay on time and the Account is not in default. If the Account is cancelled, you must destroy all cards. We may agree to reinstate the Account after a cancellation. If we do this, we may: reinstate any cards, including additional cards. charge you any applicable fees, including annual fees. charge you a fee for reinstating the Account.
About default	We may consider your Account to be in default if: you violate a provision of this Agreement, you give us false information, you file for bankruptcy, you default under another agreement you have with us or an affiliate, you become incapacitated or die, or we believe you are unable or unwilling to pay your debts when due.	If we consider the Account in default, we may: suspend the ability to make charges. cancel or suspend any feature on the Account. cancel the Account and require you to pay the Account balance immediately. require you to pay more than your Minimum Payment Due immediately.
Collection costs	You agree to pay all reasonable costs, including attorneys fees, that we incur to collect amounts you owe or to protect ourselves from loss, harm or risk relating to default.	
Credit reports	You agree that we may obtain credit reports about you (and, subject to applicable law, any Additional Cardmembers), investigate your and any Additional Cardmembers ability to pay, and obtain information about you and any Additional Cardmembers from other sources. And you agree that we may use such information for any purposes, subject to applicable law. You agree that we may give information about the Account to credit reporting agencies. We may tell a	credit reporting agency if you fail to comply with any term of this Agreement. This may have a negative impact on your or any Additional Cardmember s credit report. If you believe information we have given to a credit reporting agency is incorrect, write to us at: American Express Credit Bureau Unit, P.O. Box 981537, El Paso, TX 79998-1537. When you write to us, tell us the specific information you believe is incorrect.
Sending you notices	We mail you notices through the U.S. mail, postage prepaid, and address them to you at the latest billing address shown on our records. Any notice that we send you this way is deemed to be given when deposited in the U.S. mail. Additionally, we may mail notices and information to Additional Cardmembers at their request.	
We may contact you	From time to time, we may contact you and any Additional Cardmembers about topics ranging from servicing to marketing offers to collecting amounts you owe. We may monitor and record phone calls between you (or any Additional Cardmembers) and us. We do	this to ensure the quality of customer service or when it is required by law. You can choose to not receive marketing offers from us. To do this, call us at 1-800-297-8378 or log on to www.americanexpress.com/communications
About insurance products	We or our affiliates may tell you about insurance and non-insurance products, services or features that may have a fee. One of our affiliates may act on behalf of a provider of these products. The affiliate may be compensated for this. The insurance products are not offered or sold by us or on our behalf. Our affiliates may get additional compensation when Amex Assurance	Company or another affiliate is the insurer or reinsurer. Compensation may influence what products and providers we or our affiliates tell you about. We may share information about you with our affiliates so they can identify products that may interest you. We may be compensated for this information.
How we handle electronic debits from your checking account	When you pay us by check, you authorize us to electronically deduct the amount from your bank or other asset account. We may process the check electronically by transmitting to your financial institution: the amount, the routing number, the account number, and the check serial number.	If we do this, your payment may be deducted from your bank or other asset account on the same day we receive your check. Also, you will not receive that cancelled check with your bank or asset account billing statement. If we cannot collect the funds electronically, we may issue a draft against your bank or other asset account for the amount of the check.
ExpressPay	Cards issued on the Account may be equipped with ExpressPay. ExpressPay enables you to make charges without having the card swiped or imprinted. You can call us to deactivate ExpressPay at any time. Also, we may deactivate ExpressPay at any time.	

Privacy Act of 1974 notice	Some federal agencies may accept the card under authority of statute. When you or Additional Cardmembers make charges at these agencies, we collect certain charge information. That information may be put to routine uses such as processing, billing and collections. It may also be aggregated for reporting, analysis and marketing use. Other routine uses by agencies may be published in the Federal Register.
Change the benefits	We have the right to add, modify or delete any benefit, service, or feature of the Account at our discretion.
Assigning the Agreement	We may sell, transfer or assign this Agreement and the Account. We may do so at any time without notifying you. You may not sell, assign or transfer the Account or any of your obligations under this Agreement.
Assigning claims	If you dispute a charge with a merchant, we may credit the Account for all or part of the disputed charge. If we do so, you assign and transfer to us all rights and claims (excluding tort claims) against the merchant. You and any Additional Cardmembers agree not to pursue any claim against the merchant for the credited amount. And you and any Additional Cardmembers must cooperate with us if we decide to do so.
We do not waive our rights	We may choose to delay enforcing or to not exercise rights under this Agreement. If we do this, we do not waive our rights to exercise or enforce them on any other occasion.
Governing law	Utah law and federal law govern this Agreement and the Account. They govern without regard to internal principles of conflicts of law. We are located in Utah. We hold the Account in Utah. We entered into this Agreement with you in Utah.

Arbitration

This Arbitration provision sets forth the circumstances and procedures under which claims may be arbitrated instead of litigated in court.

Definitions

As used in this Arbitration provision, the term *claim* means any claim, dispute or controversy between you and us arising from or relating to your Account, this Agreement, the Electronic Funds Transfer Services Agreement, and any other related or prior agreement that you may have had with us, or the relationships resulting from any of the above *agreements*, except for the validity, enforceability or scope of this Arbitration provision. For purposes of this Arbitration provision, *you* and *us* also includes any corporate parent, or wholly or majority owned subsidiaries, affiliates, any licensees, predecessors, successors, assigns, any purchaser of any accounts, all agents, employees, directors and representatives of any of the foregoing, and other persons referred to below in the definition of claims. *Claim* includes claims of every kind and nature, including but not limited to, initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. Claim also includes claims by or against any third party using or providing any product, service or benefit in connection with any account (including, but not limited to, credit bureaus, third parties who accept the card, third parties who use, provide or participate in fee-based or free benefit programs, enrollment services and rewards programs, credit insurance companies, debt collectors and all of their agents, employees, directors and representatives) if and only if, such third party is a party in connection with the claim. The term claim is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (a) any of the accounts created under any of the agreements, or any balances on any such accounts, (b) advertisements, promotions or oral or written statements related to any such accounts, goods or services financed under any of the accounts or the terms of financing, (c) the benefits and services related to Cardmembership (including fee-based or free benefit programs, enrollment services and rewards programs), and (d) your application for any account. We shall not elect to use arbitration under this Arbitration provision for any claim that you properly file and pursue in a small claims court of your state or municipality so long as the claim is individual and pending only in that court.

Initiation of Arbitration

Any claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration provision and the code of procedures of the arbitration organization to which the claim is referred in effect at the time the claim is filed (*code*), except to the extent the code conflicts with this Agreement. Claims shall be referred to either JAMS or the American Arbitration Association (*AAA*), as selected by the party electing to use arbitration. If our selection of either of these organizations is unacceptable to you, you may select the other organization within 30 days after you receive notice of our selection. For a copy of the code, to file a claim or for other information, contact either: JAMS (1920 Main St #300, Irvine, CA 92614 or jamsadr.com) or AAA (335 Madison Ave, New York, NY 10017 or adr.org).

In addition to the organizations listed above, claims may be referred to any other arbitration organization that is mutually agreed upon in writing by you and us, or to an arbitration organization or arbitrator(s) appointed pursuant to § 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16, as it may be amended (*FAA*), provided that any such organization and arbitrator(s) will enforce the terms of the Restrictions on Arbitration subsection set forth below.

Significance of Arbitration

IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM. FURTHER, YOU AND WE WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU OR WE WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

Restrictions on Arbitration

IF EITHER PARTY ELECTS TO RESOLVE A CLAIM BY ARBITRATION, THAT CLAIM SHALL BE ARBITRATED ON AN INDIVIDUAL BASIS. THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS OR ON BASES INVOLVING CLAIMS BROUGHT IN A PURPORTED REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC, OTHER CARDMEMBERS OR OTHER PERSONS SIMILARLY SITUATED. The arbitrator s authority to resolve claims is limited to claims between you and us alone, and the arbitrator s authority to make awards is limited to awards to you and us alone. Furthermore, claims brought by you against us, or by us against you, may not be joined or consolidated in arbitration with claims brought by or against someone other than

continued on next page...

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you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision of this Agreement (including but not limited to the Continuation subsection below) and without waiving either party s right to appeal such decision, should any portion of this Restrictions on Arbitration subsection be deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) shall not apply.

Arbitration Procedures
This Arbitration provision is made pursuant to transactions involving interstate commerce and shall be governed by the FAA. The arbitration shall be governed by the applicable code, except that this Agreement shall apply if there are any conflicts. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations, shall honor claims of privilege recognized at law, and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. The arbitration proceeding shall not be governed by any federal or state rules of civil procedure or rules of evidence. Any party may request that the arbitrator expand the scope of discovery by doing so in writing and copying any other parties, who shall have 15 days to make objections. The arbitrator will notify the parties of his/her decision within 20 days of any objecting party s submission. The arbitrator shall take reasonable steps to preserve privacy. The arbitrator s award shall be final and binding, except for any right of appeal provided by the FAA; however, either party shall have 30 days to appeal

that decision by notifying the arbitration organization and any other parties in writing. The organization will then appoint a three-arbitrator panel which shall consider anew any aspect of the decision objected to by the appealing party. The panel shall issue its decision, by majority vote, within 120 days of the appealing party s written notice. Judgment upon any award rendered by the arbitrator or panel may be entered in any court having jurisdiction.

Location of Arbitration
Arbitration hearings you attend shall take place in the federal judicial district of your residence.

Payment of Fees
You will be responsible for paying your share, if any, of the arbitration fees (including filing, administrative, hearing and/or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in the state or federal court closest to your billing address that would have had jurisdiction. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of all or part of your share of any arbitration fees. You will not be assessed any arbitration fees in excess of your share if you do not prevail in any arbitration with us.

Continuation
This Arbitration provision shall survive termination of your Account; voluntary payment of the Account balance in full by you; any legal proceeding by you or us to collect a debt owed by the other; any bankruptcy by you or us; and any sale by us of your Account (in the case of a sale, its terms shall apply to the buyer of your Account). If any portion of this Arbitration provision, except as otherwise provided in the Restrictions on Arbitration subsection, is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this provision.

Billing Dispute Procedure

What To Do If You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at:

American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

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

You must contact us:

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

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

What Will Happen After We Receive Your Letter
When we receive your letter, we will do two things:

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

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

We will not try to collect the amount in question, nor report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.

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

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

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we will not report you as delinquent without also reporting that you are questioning your bill. We will tell you the name of anyone to whom we reported you as delinquent, and we will let those organizations know when the matter has been settled between us.

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

EXHIBIT B

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 12/20/19 Next Closing Date 01/20/20

Account Ending 2002

New Balance	**$80,586.53**
Minimum Payment Due	**$80,586.53**
Includes the past due amount of $80,586.53	
Payment Due Date	**01/14/20 ‡**

‡ **Late Payment Warning:** If you do not pay your Minimum Payment Due by your Next Closing Date of 01/20/20, you may have to pay a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Visit
www.membershiprewards.com

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 5.**

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset line is $75,000.00. You have spent $80,586.53.

Account Summary

Pay In Full Portion		
Previous Balance		$80,519.32
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$0.00
New Balance	=	$80,519.32

Pay Over Time Portion		
Previous Balance		$67.21
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$67.21
Minimum Due		$67.21

Account Total	
Previous Balance	**$80,586.53**
Payments/Credits	-$0.00
New Charges	+$0.00
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$80,586.53**
Minimum Payment Due	**$80,586.53**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
01/14/20

New Balance
$80,586.53

Minimum Payment Due
$80,586.53

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

Change of Address, phone number, email

- Online at **www.americanexpress.com/updatecontactinfo**
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit **americanexpress.com/autopay** today to enroll.

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

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 12/20/19

Account Ending 2002

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$6,125.94
Total Interest in 2019	$827.71

IMPORTANT NOTICES

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 11/19/19 Next Closing Date 12/20/19

Account Ending 2002

New Balance	**$80,586.53**
Minimum Payment Due	**$80,586.53**
Includes the past due amount of $80,586.53	
Payment Due Date	**12/14/19 ‡**

‡ **Late Payment Warning:** If you do not pay your Minimum Payment Due by your Next Closing Date of 12/20/19, you may have to pay a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Visit
www.membershiprewards.com

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Benefits.

See page 7 for Important Information about Your Account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 9.**

Learn how your Statement changes when you use your Pay Over Time feature, see **page 11**

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset line is $75,000.00. You have spent $80,586.53.

Account Summary

Pay In Full Portion		
Previous Balance		$3,244.51
Payments/Credits		+$77,274.81
New Charges		+$0.00
Fees		+$0.00
New Balance	=	$80,519.32

Pay Over Time Portion		
Previous Balance		$0.00
Payments/Credits		+$67.21
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$67.21
Minimum Due		$67.21

Account Total	
Previous Balance	**$3,244.51**
Payments/Credits	+$77,342.02
New Charges	+$0.00
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$80,586.53**
Minimum Payment Due	**$80,586.53**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
12/14/19

New Balance
$80,586.53

Minimum Payment Due
$80,586.53

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 11/19/19

Account Ending 2002

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	$77,274.81	$67.21	$77,342.02
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**$77,274.81**	**$67.21**	**$77,342.02**

Detail

*Indicates posting date

Payments		Amount
10/16/19*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	$77,342.02

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$6,125.94
Total Interest in 2019	$827.71

IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below or call the number on the back of your Card.

Trip Cancellation and Trip Interruption Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is cancelled or interrupted due to a Covered Loss, you can be reimbursed for the non-refundable Card payments to a Travel Supplier or other Common Carrier, up to $10,000 per Covered Trip / $20,000 per Eligible Account per 12 consecutive month period. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit **americanexpress.com/TCITerms** to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

Trip Delay Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is delayed more than six (6) hours due to a Covered Loss, you can be reimbursed up to $500 per Covered Trip for certain reasonable additional expenses, including meals and accommodations during your delay. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit **americanexpress.com/TDTerms** to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

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Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.

IMPORTANT NOTICES continued

Notice of Updates to Benefits of your Card

As described below, we will be making updates to your card benefits. We encourage you to read this notice and file it for future reference. If you have any questions please call the number on the back of your Card.

Summary of Changes, Effective January 1, 2020	
Boingo Preferred Plan	**Effective January 1, 2020**, Boingo Preferred Plan will no longer be a benefit on the Business Platinum Card® .
Gogo® Preferred Program	**As of January 1, 2020**, The Gogo® Preferred Program will no longer be available on the Business Platinum Card®. Card Members will continue to have access to complimentary Gogo inflight internet passes and may enroll in the benefit through December 31, 2019. Any complimentary passes remaining in the Card Member's Gogo account after December 31, 2019 will be removed from the Card Member's Gogo account.

ID 12866

Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

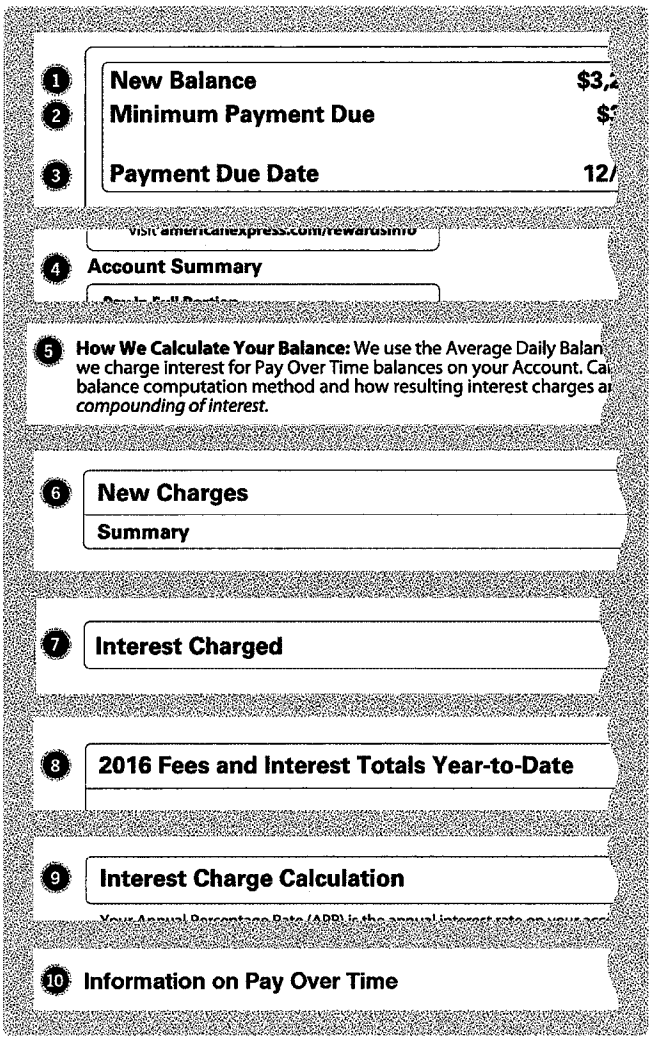
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 11/19/19

Account Ending 2002

When you have a Pay Over Time balance, your statement shows you the different ways you can pay. See below for explanations about key information on your statement.



1. Total amount owed at the end of the billing period.
2. Minimum amount you need to pay by the Payment Due Date to keep your account current. Includes the entire New Balance of the Pay in Full Portion plus the Minimum Due amount of the Pay Over Time Portion, with any interest accrued.
3. To avoid a late fee, send at least your Minimum Payment Due by the Payment Due Date.
4. Summary of your Pay In Full and Pay Over Time activity, including payments and credits, fees, and interest charged.
5. Disclosures explain how interest is assessed on your Pay Over Time balance.
6. Both a summary and a detailed list of Pay In Full and Pay Over Time charges made to your account in the current billing period. Charges that are eligible for Pay Over Time are marked with a ◆ symbol.
7. Amount of interest, if any, charged during the current billing period on your Pay Over Time balance.
8. Total amount of fees and interest charged to your account this year.
9. Your Annual Percentage Rate (APR), the amount you have chosen to Pay Over Time, and the interest charged on those Pay Over Time balances.
10. Details about your Pay Over Time feature including your Pay Over Time limit.

For more details about your statement and payment options, please visit **americanexpress.com/openpayovertime**

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 10/20/19 Next Closing Date 11/19/19

Account Ending 2002

New Balance **$3,244.51**

Pay Past Due Amount Immediately‡

‡ Please pay the past due amount of $3,205.51 upon receipt. We suggest you pay the remaining balance by 11/04/19. If you do not pay the Amount Due by the Next Closing Date, an additional late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount may be charged.

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Benefits.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 7.**

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset line is $75,000.00. You have spent $3,244.51.

Effective immediately, we will update the frequency in which we communicate the Billing Dispute Procedures and Electronic Funds Transfer Notice from annually, to monthly. You will find the monthly **Billing Dispute Procedures on page 2** of your statement, and the **Electronic Funds Transfer Notice** in the **IMPORTANT NOTICES** section.

Visit
www.membershiprewards.com

Account Summary

Previous Balance	$80,547.53
Payments/Credits	-$77,342.02
New Charges	+$0.00
Fees	+$39.00
New Balance	**$3,244.51**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$3,244.51

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 10/20/19

Account Ending 2002

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Payments and Credits

Summary

	Total
Payments	-$77,342.02
Credits	$0.00
Total Payments and Credits	**-$77,342.02**

Detail

*Indicates posting date

Payments		**Amount**
10/16/19*	CUSTOMER SERVICE PAYMENT THANK YOU	-$77,342.02

Fees

*Indicates posting date

		Amount
10/18/19*	RETURNED PAYMENT FEE	$39.00
Total Fees for this Period		**$39.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$6,125.94
Total Interest in 2019	$827.71

IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Premium Roadside Assistance

Effective 1/1/2020, Premium Roadside Assistance will be discontinued and will no longer be a benefit provided on this Card Account. Premium Roadside Assistance can still be used until **12/31/2019**. For terms and conditions, please visit **americanexpress.com/raterms**.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/taiterms**.

Extended Warranty*

For eligible purchases made on and after **1/1/2020** the following will occur:

If the original manufacturer's warranty is less than one (1) year, we will match the length of that warranty.

If the original manufacturer's warranty is between one (1) year and five (5) years, we will increase coverage to provide one (1) additional year of warranty.

For eligible purchases made on or after **8/1/2018** but prior to **1/1/2020** the following will occur:

If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.

If the original manufacturer's warranty is between two (2) years and five (5) years, we will provide two (2) additional years of warranty**.

*Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ewterms**.

**For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of $10,000; not to exceed $50,000 per Card Member account per calendar year.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ppterms**.

**For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

ID 12841

Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 09/19/19 Next Closing Date 10/20/19

Account Ending 2002

New Balance	**$80,547.53**
Minimum Payment Due	**$80,547.53**
Includes the past due amount of $77,342.02	
Payment Due Date	**10/14/19 ‡**

‡ **Late Payment Warning:** If you do not pay your Minimum Payment Due by your Next Closing Date of 10/20/19, you may have to pay a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

See page 2 for important information about your account.

Your account is past due.

See page 5 for an Important Notice About Changes to Your Cardmember Agreement.

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Please note, your preset line is $75,000.00. You have spent $80,547.53.

Membership Rewards® Points
Available and Pending as of 08/31/19
388,105
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$77,274.81
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$3,205.51
New Balance	=	$80,480.32

Pay Over Time Portion		
Previous Balance		$67.21
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$67.21
Minimum Due		$67.21

Account Total	
Previous Balance	**$77,342.02**
Payments/Credits	-$0.00
New Charges	+$0.00
Fees	+$3,205.51
Interest Charged	+$0.00
New Balance	**$80,547.53**
Minimum Payment Due	**$80,547.53**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
10/14/19

New Balance
$80,547.53

Minimum Payment Due
$80,547.53

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Fees

			Amount
09/19/19	VLADIMIR A GUSINSKI	ANNUAL MEMBERSHIP FEE	$595.00
09/19/19	VLADIMIR A GUSINSKI	Late Payment Fee	$2,310.51
09/19/19	DAVID THORNBURN	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$3,205.51**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$6,086.94
Total Interest in 2019	$827.71

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Claims Resolution	We are making changes to the claims resolution section in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after **September 1, 2019**.

ID 12820

See the following page for the Detail of Changes to your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective Immediately, the Claims Resolution section in Part 2 of the Cardmember Agreement is amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence is deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences is deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 08/20/19 Next Closing Date 09/19/19

Account Ending 2002

New Balance	**$77,342.02**
Minimum Payment Due	**$77,342.02**
Includes the past due amount of $75,098.59	
Payment Due Date	**09/14/19 ‡**

‡ **Late Payment Warning:** If you do not pay your Minimum Payment Due by your Next Closing Date of 09/19/19, you may have to pay a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

See page 2 for important information about your account.

Your account is past due.

See important notices about Your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 5

Please note, your preset line is $75,000.00. You have spent $77,342.02.

Membership Rewards® Points
Available and Pending as of 07/31/19
402,049
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$75,084.86
Payments/Credits		-$53.48
New Charges		+$0.00
Fees		+$2,243.43
New Balance	=	$77,274.81

Pay Over Time Portion

Previous Balance		$67.21
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$67.21
Minimum Due		$67.21

Account Total

Previous Balance	**$75,152.07**
Payments/Credits	-$53.48
New Charges	+$0.00
Fees	+$2,243.43
Interest Charged	+$0.00
New Balance	**$77,342.02**
Minimum Payment Due	**$77,342.02**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
09/14/19
New Balance
$77,342.02
Minimum Payment Due
$77,342.02

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	$0.00	$0.00	$0.00
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$53.48	$0.00	-$53.48
Total Payments and Credits	**-$53.48**	**$0.00**	**-$53.48**

Detail

Credits			Amount
08/01/19	DAVID THORNBURN	HARBOR FREIGHT TOOLS 466 466 NORTH PALM BE FL HARDWARE STORE	-$53.48

Fees

			Amount
08/20/19	VLADIMIR A GUSINSKI	60 Day Late Payment Fee	$2,243.43
Total Fees for this Period			**$2,243.43**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,881.43
Total Interest in 2019	$827.71

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	29.99% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

AN/OC/BillingDispute/11-2014

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

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

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does

not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/OC/EFT/11-2014

Notice for residents of Washington State
In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/OC/WA/11-2014

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 07/19/19 Next Closing Date 08/20/19

Account Ending 2002

New Balance	**$75,152.07**
Minimum Payment Due	**$75,152.07**
Includes the past due amount of $71,144.47	
Payment Due Date	**08/14/19 ‡**

‡ **Late Payment Warning:** If you do not pay the Minimum Payment Due by your Next Closing Date of 08/20/19, you may have to pay a late fee of the greater of $38.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

See page 2 for important information about your account.

Your account is past due.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $75,152.07.

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit **americanexpress.com/findalounge** for a list of available lounges.

MEMBERSHIP rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at **www.membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a $35.00 fee for each month of points you want to reinstate.

Membership Rewards® Points
Available and Pending as of 06/30/19
635,352
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$71,409.75
Payments/Credits		-$332.28
New Charges		+$3,969.39
Fees		+$38.00
New Balance	=	$75,084.86

Pay Over Time Portion		
Previous Balance		$67.21
Payments/Credits		-$0.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$67.21
Minimum Due		$67.21

Account Total	
Previous Balance	**$71,476.96**
Payments/Credits	-$332.28
New Charges	+$3,969.39
Fees	+$38.00
Interest Charged	+$0.00
New Balance	**$75,152.07**
Minimum Payment Due	**$75,152.07**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
08/14/19
New Balance
$75,152.07
Minimum Payment Due
$75,152.07

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	$0.00	$0.00	$0.00
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$332.28	$0.00	-$332.28
Total Payments and Credits	**-$332.28**	**$0.00**	**-$332.28**

Detail

*Indicates posting date

Credits			Amount
06/21/19*	DAVID THORNBURN	POINTS FOR AMEX TRVL	-$332.28

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$3,104.88	$0.00	$3,104.88
MA REMIA JASTIA 2044	$864.51	$0.00	$864.51
Total New Charges	**$3,969.39**	**$0.00**	**$3,969.39**

Detail

DAVID THORNBURN
Card Ending 3018

				Amount
06/19/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL	$134.35
06/19/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL	$59.89
06/19/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL	$32.20
06/20/19	BOAT OWNERSWAREHOUSE 324807 33404	FT LAUDERDALE	FL	$19.24
06/20/19	PwP AMEXTRAVEL.COM 0 33407 DAN RANKIN ARTHUR MORKEN III RED ROOF INN PLUS+ WEST PALM BEACH,WEST	800-297-2977	WA	$332.28
06/21/19	CHEVRON 0380841/CHEVRON CONVENIENCE	RIVIERA BEACH	FL	$53.80
06/21/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL	$655.23
06/21/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$5.04
06/24/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL	$779.75
06/24/19	EXXONMOBIL FUEL OUTSIDE 407-239-4424	(800) 243-9966	MO	$58.78
06/25/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL	$88.32
06/25/19	GLOBAL MARINE 8667468872	281-5834494	FL	$672.00

Continued on reverse

Detail Continued

				Amount
06/26/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL	$89.71
06/26/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL	$106.38
06/26/19	AMAZON.COM*M64JR9YU2 MERCHANDISE	AMZN.COM/BILL	WA	$8.56
06/26/19	AMAZON.COM*M64J18RK0 MERCHANDISE	AMZN.COM/BILL	WA	$9.35

MA REMIA JASTIA
Card Ending 2044

				Amount
06/20/19	PUBLIX 8636881188	RIVIERA BEACH	FL	$458.39
06/27/19	PUBLIX 8636881188	RIVIERA BEACH	FL	$391.43
06/29/19	EXXONMOBIL FUEL OUTSIDE 561-288-1710	(800) 243-9966	MO	$14.69

Fees

			Amount
07/19/19	VLADIMIR A GUSINSKI	Late Payment Fee	$38.00
Total Fees for this Period			**$38.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$638.00
Total Interest in 2019	$827.71

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 06/19/19 Next Closing Date 07/19/19

Account Ending 2002

New Balance	**$71,476.96**
Minimum Payment Due	**$71,476.75**
Payment Due Date	**07/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 07/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	2 months	$68

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

See page 2 for important information about your account.

See page 9 for Important Changes to Your Account Terms.

See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Please note, your preset line is $75,000.00. You have spent $71,476.96.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 05/31/19
555,553
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$39,614.47
Payments/Credits		-$48,883.21
New Charges		+$80,678.49
Fees		+$0.00
New Balance	=	$71,409.75

Pay Over Time Portion

Previous Balance		$7,595.00
Payments/Credits		-$7,595.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$67.21
New Balance	=	$67.21
Minimum Due		$67.00

Account Total

Previous Balance	**$47,209.47**
Payments/Credits	-$56,478.21
New Charges	+$80,678.49
Fees	+$0.00
Interest Charged	+$67.21
New Balance	**$71,476.96**
Minimum Payment Due	**$71,476.75**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
07/14/19

New Balance
$71,476.96

Minimum Payment Due
$71,476.75

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit **americanexpress.com/findalounge** for a list of available lounges.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$47,405.00	-$7,595.00	-$55,000.00
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$1,478.21	$0.00	-$1,478.21
Total Payments and Credits	**-$48,883.21**	**-$7,595.00**	**-$56,478.21**

Detail

*Indicates posting date

Payments			**Amount**
05/27/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
06/06/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$45,000.00
Credits			**Amount**
05/31/19	DAVID THORNBURN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-$42.79
06/04/19	DAVID THORNBURN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-$98.39
06/05/19*	DAVID THORNBURN	Points for Amex Trvl	-$1,199.00
06/05/19	DAVID THORNBURN	THE HOME DEPOT WEST PALM BEACH FL 800-654-0688	-$138.03

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$77,801.98	$0.00	$77,801.98
MA REMIA JASTIA 2044	$2,876.51	$0.00	$2,876.51
Total New Charges	**$80,678.49**	**$0.00**	**$80,678.49**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	**Amount**
05/19/19	AMZN MKTP US*MN5ZE8DG1 BOOK STORES	AMZN.COM/BILL	WA		$1,710.12
05/19/19	ATLANTIS ADV DEPOSIT Arrival Date 05/20/19 Departure Date 05/21/19 00000000 LODGING CARDEPOSIT	NASSAU	BH	1,015.00 Bahaman Dollars	$1,015.00

Continued on reverse

Detail Continued

			Foreign Spend	Amount
05/20/19	GMT JETBLUE From: N.Y. J F KENNEDY I To: PALM BEACH INTERNA Carrier: B6 Class: W Ticket Number: 27973221771622 Date of Departure: 05/27 Passenger Name: BRITTENDEN/MICHAEL Document Type: PASSENGER TICKET	FT LAUDERDALE	FL	$226.30
05/20/19	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007774498705 Passenger Name: BRITTENDEN/MICHAEL Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL	$45.00
05/20/19	GLOBAL MARINE 8667468872	281-5834494	FL	$862.00
05/20/19	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL	$119.69
05/21/19	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007774498823 Passenger Name: MAGPANTAY/KAREN Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL	$45.00
05/21/19	GMT CHINA AIRLINES From: PALM BEACH INTERNA To: N.Y. J F KENNEDY I Carrier: B6 Class: O TAIWAN TAOYUAN INT CI V MANILA NINOY AQUIN CI V Ticket Number: 29773226434346 Date of Departure: 05/30 Passenger Name: MAGPANTAY/KAREN Document Type: PASSENGER TICKET	FT LAUDERDALE	FL	$920.20
05/21/19	GMT KOREAN AIR From: MANILA NINOY AQUIN To: SEOUL INCHEON INTE Carrier: KE Class: L ATLANTA HARTSFIELD KE L PALM BEACH INTERNA DL L Ticket Number: 18073226434815 Date of Departure: 05/27 Passenger Name: TUVILLA/GREGOR ALOLO Document Type: PASSENGER TICKET	FT LAUDERDALE	FL	$1,216.04
05/21/19	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007774872483 Passenger Name: TUVILLA/GREGOR ALOLO Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL	$45.00
05/21/19	GMT KOREAN AIR From: MANILA NINOY AQUIN To: SEOUL INCHEON INTE Carrier: KE Class: L ATLANTA HARTSFIELD KE L PALM BEACH INTERNA DL L Ticket Number: 18073226434826 Date of Departure: 05/27 Passenger Name: TUVILLA/MA REMIA Document Type: PASSENGER TICKET	FT LAUDERDALE	FL	$1,216.04
05/21/19	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007774872494 Passenger Name: TUVILLA/MA REMIA Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL	$45.00
05/21/19	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL	$151.13

Continued on next page

Detail Continued

				Foreign Spend	Amount
05/21/19	ATLANTIS MARINA Arrival Date 05/20/19 Departure Date 05/21/19 00000000 LODGING	NASSAU	BH	121.80 Bahaman Dollars	$121.80
05/22/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$2,330.59
05/22/19	SHELL OIL 57543664908 AUTO FUEL DISPENSER	FORT LAUDERDALE	FL		$31.52
05/22/19	CBP WEST PALM BEACH SEA 452040001 0001020522133115 46278 GVMNT SCVS	INDIANAPOLIS	IN		$37.00
05/22/19	LA CROSSE TECHNOLOGY 436845558506415 ROSEANNA@LACROSSETECHNOLO	LA CROSSE	WI		$40.56
05/23/19	830729057 squareup.com/receipts	coconut creek	FL		$3,500.00
05/24/19	THE HOME DEPOT 220 HOME SUPPLY WAREHOUSE	LAKE PARK	FL		$342.23
05/26/19	RACETRAC 2459 024596 97400024596 770-4317600	ROYAL PALM BE	FL		$43.16
05/26/19	AMZN MKTP US*MN9Z81KJ2 BOOK STORES	AMZN.COM/BILL	WA		$22.99
05/27/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$60.87
05/27/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL		$35.80
05/28/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$5,379.88
05/28/19	AMZN MKTP US*MN2NJ2YH1 BOOK STORES	AMZN.COM/BILL	WA		$19.82
05/28/19	AMAZON.COM*MN32Y59L2 MERCHANDISE	AMZN.COM/BILL	WA		$42.79
05/30/19	AMAZON.COM*MN9HF7IL2 MERCHANDISE	AMZN.COM/BILL	WA		$43.47
05/30/19	AMAZON.COM*M60B78L61 MERCHANDISE	AMZN.COM/BILL	WA		$117.50
05/31/19	830729057 squareup.com/receipts	coconut creek	FL		$4,790.00
06/01/19	AMAZON.COM*MN1057I10 MERCHANDISE	AMZN.COM/BILL	WA		$59.91
06/01/19	AMZN MKTP US*MN2XN1IF0 BOOK STORES	AMZN.COM/BILL	WA		$55.96
06/01/19	M M VALERO 000000000941777 7722236547	POMPANO BEAC	FL		$49.78
06/02/19	AMZN MKTP US*M682V3CT2 BOOK STORES	AMZN.COM/BILL	WA		$23.99
06/02/19	AMAZON.COM*M68MJ4FW2 MERCHANDISE	AMZN.COM/BILL	WA		$77.88
06/03/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$511.60
06/03/19	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$245.75
06/03/19	THE HOME DEPOT 220 HOME SUPPLY WAREHOUSE	LAKE PARK	FL		$302.91

Continued on reverse

Detail Continued

				Foreign Spend	Amount
06/03/19	AMZN MKTP US*M69I66LL2 BOOK STORES	AMZN.COM/BILL	WA		$83.00
06/03/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL		$281.14
06/03/19	BOAT OWNERSWAREHOUSE 321615 33404	FT LAUDERDALE	FL		$182.59
06/03/19	FIBERGLASS COATINGS INC 43684555614562 9545279200	FORT LAUDERDA	FL		$855.01
06/04/19	PwP AMERICAN EXPRESS TRAVEL CHINA AIRLINES From: To: Carrier: Class: PALM BEACH INTERNA N.Y. J F KENNEDY I B6 S TAIWAN TAOYUAN INT CI V MANILA NINOY AQUIN CI V ILOILO PR Y Ticket Number: 29773678953292 Date of Departure: 06/08 Passenger Name: LIMA/RICHARD Document Type: PASSENGER TICKET	CHICAGO	IL		$1,199.00
06/04/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$1,156.09
06/04/19	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$232.95
06/04/19	THE HOME DEPOT 6320 HOME SUPPLY WAREHOUSE	WEST PALM BEA	FL		$205.07
06/04/19	SPRAYBOOTHFILTERSAND 436845557787842 CINDYS@CENTRALCOASTFILTER	VENTURA	CA		$123.81
06/05/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$1,745.29
06/05/19	AMZN MKTP US*M631S3N42 BOOK STORES	AMZN.COM/BILL	WA		$5.60
06/06/19	ERC WIPING PRODUCTS 19 BENNETT ST 7815934000	7815934000	MA		$98.10
06/07/19	IN *K&G MARINE LLC 14551 333153	FORT LAUDERDALE	FL		$37,000.00
06/07/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$124.06
06/07/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL		$99.20
06/09/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		$60.59
06/10/19	AMZN MKTP US*M63UN2TL0 BOOK STORES	AMZN.COM/BILL	WA		$24.50
06/10/19	CHEVRON 0202674/CHEVRON SERVICE STN	RIVIERA BEACH	FL		$44.64
06/10/19	THE HOME DEPOT 220 HOME SUPPLY WAREHOUSE	LAKE PARK	FL		$330.57
06/11/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$911.75
06/11/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$119.72
06/11/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL		$29.21
06/11/19	SEAFARER MARINE 00-09508136224 954-7634263	FT LAUDERDALE	FL		$115.89
06/11/19	FIBERGLASS COATINGS INC 43684555614562 9545279200	FORT LAUDERDA	FL		$1,052.58

Continued on next page

Detail Continued

				Foreign Spend	Amount
06/12/19	AMZN MKTP US*M698O5M12 BOOK STORES	AMZN.COM/BILL	WA		$35.98
06/12/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$41.36
06/12/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$24.52
06/13/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$729.21
06/13/19	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
06/14/19	HARBOR FREIGHT TOOLS 466 0000 HARDWARE STORE	NORTH PALM BE	FL		$34.20
06/14/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$53.50
06/15/19	ALL UNIFORM WEAR #27 ALL UNIFORM WEA MISC APPAREL STORE	WEST PALM BEA	FL		$380.94
06/15/19	AMAZON.COM*M653L9S91 MERCHANDISE	AMZN.COM/BILL	WA		$42.80
06/15/19	AMZN MKTP US*M67KB5SD1 BOOK STORES	AMZN.COM/BILL	WA		$26.00
06/16/19	CHEVRON 0201489/CHEVRON SERVICE STN	STUART	FL		$35.92
06/16/19	AMZN MKTP US*M66A91MB0 BOOK STORES	AMZN.COM/BILL	WA		$26.74
06/16/19	AMZN MKTP US*M617X02B1 BOOK STORES	AMZN.COM/BILL	WA		$28.88
06/16/19	AMAZON.COM*M69803S41 MERCHANDISE	AMZN.COM/BILL	WA		$19.12
06/16/19	AMZN MKTP US*M62WV7580 BOOK STORES	AMZN.COM/BILL	WA		$449.99
06/17/19	TIDES MARINE INC 0282720 9506831 COMMERCIAL EQUIP/SPLY	DEERFIELD BEA	FL		$1,359.18
06/17/19	THE HOME DEPOT 800-654-0688	LAKE PARK	FL		$146.74
06/18/19	HYDRAULIC SUPPLY COM 6/18/2019 33325	SUNRISE	FL		$86.50
06/18/19	AMAZON.COM*M66H53BC0 MERCHANDISE	AMZN.COM/BILL	WA		$294.52
06/19/19	GOLD COAST MARINE DIST 954-463-8281	FT LAUDERDALE	FL		$621.24
06/19/19	DELTA T SYSTEMS INC 0174 561-204-1500	RIVERIA BEACH	FL		$1,200.00

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
05/29/19	PUBLIX 8636881188	RIVIERA BEACH	FL		$188.43
05/29/19	PUBLIX 8636881188	RIVIERA BEACH	FL		$849.82
06/02/19	WHOLEFDS WPB #10529 000010529 5614713800	WEST PALM BEA	FL		$22.24

Continued on reverse

Detail Continued

				Foreign Spend	Amount
06/03/19	PUBLIX 8636881188	RIVIERA BEACH	FL		$79.29
06/03/19	WHOLEFDS WPB #10529 000010529 5614713800	WEST PALM BEA	FL		$39.21
06/05/19	PUBLIX 5618421193	WEST PALM BEACH	FL		$391.45
06/08/19	PUBLIX 8636881188	RIVIERA BEACH	FL		$525.18
06/11/19	THE KITCHEN COLLECTION 111-222-3333	WEST PALM BEACH	FL		$32.99
06/13/19	PUBLIX 8636881188	RIVIERA BEACH	FL		$716.57
06/18/19	CHEVRON 0358921/CHEVRON SERVICE STN	WEST PALM BEACH	FL		$31.33

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
06/19/19	Interest Charge on Pay Over Time Purchases	$67.21
Total Interest Charged for this Period		**$67.21**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$600.00
Total Interest in 2019	$827.71

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$3,993.23	$67.21
Total			**$67.21**

(v) Variable Rate

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee will be changed from $38 or 2.99% of any past due Pay in Full amount, whichever is greater, to $39 or 2.99% of any past due Pay in Full amount, whichever is greater. The returned payment fee will be changed from $38 to $39.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due before the next Closing Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	**$39** or **2.99%** of any past due Pay in Full amount, whichever is greater.
Returned Payment Fee	**$39.**

ID 12766

See the following page(s) for the Detail of Change(s) to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective **September 1, 2019**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
Late Payment	**$39** or **2.99%** of any past due Pay in Full amount, whichever is greater.
Returned Payment	**$39.**

Late Payment Fee

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row in its entirety and replacing it with the following:

Late Payment	$39 if you do not pay the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) on a billing statement before the next Closing Date. For each following Closing Date that an amount past due remains unpaid, we may charge a fee of the greater of $39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due or any limit established by applicable law. Paying late may also result in a penalty APR. See *When the penalty APR will apply* above.

Returned Payment Fee

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	$39 if your payment is returned unpaid the first time we present it to your bank. A returned payment may also result in a penalty APR for Pay Over Time balances. See *When the penalty APR will apply* above.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after **September 1, 2019**, we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, we must receive your payment of the amount due on your Linked Account by the payment due date for a billing period, instead of by the closing date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until **October 31, 2019,** to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning **September 28, 2019**, purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

Effective October 31, 2019	
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. **Effective Immediately,** the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

> For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. **Effective June 6, 2019**, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

> Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
> Three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
> Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

C. **Effective June 6, 2019,** the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. **Effective September 1, 2019**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

> If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the payment due date shown on that statement. If your Linked Account is any other kind of Business Card account or a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the closing date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. **Effective September 1, 2019**, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

> If you are eligible to transfer points, you'll see this option listed in the Travel category on membershiprewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. **Effective October 31, 2019**, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

   > We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

   Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.

3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.

4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:

   If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.

5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.

6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

   If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.

7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

   If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.

8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:

   If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.

9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 05/20/19 Next Closing Date 06/19/19

Account Ending 2002

New Balance	**$47,209.47**
Minimum Payment Due	**$39,837.47**
Payment Due Date	**06/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 06/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	20 years	$19,180

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

See page 2 for important information about your account.

Please note, your preset line is $75,000.00. You have spent $47,209.47.

Membership Rewards® Points
Available and Pending as of 04/30/19
435,290
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$35,209.86
Payments/Credits		-$35,209.86
New Charges		+$39,614.47
Fees		+$0.00
New Balance	=	$39,614.47

Pay Over Time Portion

Previous Balance		$8,757.68
Payments/Credits		-$1,310.80
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$148.12
New Balance	=	$7,595.00
Minimum Due		$223.00

Account Total

Previous Balance	**$43,967.54**
Payments/Credits	-$36,520.66
New Charges	+$39,614.47
Fees	+$0.00
Interest Charged	+$148.12
New Balance	**$47,209.47**
Minimum Payment Due	**$39,837.47**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
06/14/19
New Balance
$47,209.47
Minimum Payment Due
$39,837.47

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$33,462.88	-$1,310.80	-$34,773.68
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$1,746.98	$0.00	-$1,746.98
Total Payments and Credits	**-$35,209.86**	**-$1,310.80**	**-$36,520.66**

Detail

*Indicates posting date

Payments			**Amount**
05/07/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
05/15/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$24,773.68
Credits			**Amount**
04/23/19*	DAVID THORNBURN	Points for Amex Trvl	-$670.18
05/20/19*	DAVID THORNBURN	Points for Amex Trvl	-$460.43
05/20/19*	DAVID THORNBURN	Points for Amex Trvl	-$616.37

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$39,614.47	$0.00	$39,614.47
Total New Charges	**$39,614.47**	**$0.00**	**$39,614.47**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
04/19/19	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$16,956.97
04/22/19	PwP AMERICAN EXPRESS TRAVEL WESTJET	CHICAGO	IL		$670.18

From:	To:	Carrier:	Class:
COMOX	CALGARY	WS	B
	TORONTO LESTER B P	WS	B
	NASSAU INTERNATION	WS	B

Ticket Number: 83873533018450
Passenger Name: PARSONAGE/DEAN G
Document Type: PASSENGER TICKET
Date of Departure: 04/25

04/24/19	GOST 954-565-9898	954-565-9898	FL		$432.00
04/24/19	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$602.34
04/26/19	BAOILCO LIMITED GAS STATION	NASSAU	BH		$9,196.32
04/30/19	GLOBAL MARINE 8667468872	281-5834494	FL		$957.00
04/30/19	GLOBAL MARINE 8667468872	281-5834494	FL		$779.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/02/19	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
05/04/19	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$82.45
05/06/19	ATLANTIS MARINA Arrival Date Departure Date 05/05/19 05/06/19 00000000 LODGING	NASSAU	BH	1,136.80 Bahaman Dollars	$1,136.80
05/10/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$169.31
05/11/19	ITUNES.COM/BILL RECORD STORE	CUPERTINO	CA		$5.04
05/11/19	ATLANTIS MARINA Arrival Date Departure Date 05/09/19 05/11/19 00000000 LODGING	NASSAU	BH	2,455.60 Bahaman Dollars	$2,455.60
05/12/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$1,692.27
05/12/19	ESPN PLUS 800-727-1800	800-727-1800	NY		$60.59
05/13/19	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
05/16/19	MICROSOFT*MICROSOFT *OFFICE 365 DIGITAL GOODS: GAMES	REDMOND			$70.69
05/18/19	BAY STREET MARINA 242-322-4891	NASSAU	BH		$2,708.64
05/19/19	PwP AMERICAN EXPRESS TRAVEL WESTJET From: To: Carrier: Class: TORONTO LESTER B P CALGARY WS H COMOX WS H Ticket Number: 83873624586802 Date of Departure: 05/21 Passenger Name: PARSONAGE/DEAN Document Type: PASSENGER TICKET	CHICAGO	IL		$616.37
05/19/19	PwP AMERICAN EXPRESS TRAVEL DELTA AIR LINES From: To: Carrier: Class: NASSAU INTERNATION ATLANTA HARTSFIELD DL L TORONTO LESTER B P DL L Ticket Number: 00673624586482 Date of Departure: 05/21 Passenger Name: PARSONAGE/DEAN Document Type: PASSENGER TICKET	CHICAGO	IL		$460.43
05/19/19	AMZN MKTP US*MN7SM4XA0 BOOK STORES	AMZN.COM/BILL	WA		$54.99
05/19/19	AMZN MKTP US*MN2N94V30 BOOK STORES	AMZN.COM/BILL	WA		$42.48
05/19/19	AMZN MKTP US*MN4FX7MZ2 BOOK STORES	AMZN.COM/BILL	WA		$8.72
05/19/19	AMZN MKTP US*MN0U23VX0 BOOK STORES	AMZN.COM/BILL	WA		$5.15
05/20/19	HEALTH MED CENTER squareup.com/receipts	Fort Lauderdale	FL		$120.00

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
05/20/19	Interest Charge on Pay Over Time Purchases	$148.12
Total Interest Charged for this Period		**$148.12**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$600.00
Total Interest in 2019	$760.50

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$8,517.00	$148.12
Total			**$148.12**

(v) Variable Rate

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 04/19/19 Next Closing Date 05/20/19

Account Ending 2002

New Balance	**$43,967.54**
Minimum Payment Due	**$35,443.86**
Payment Due Date	**05/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 05/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$22,375

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $43,967.54.

Membership Rewards® Points
Available and Pending as of 03/31/19
405,730
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$51,586.82
Payments/Credits		-$51,586.82
New Charges		+$35,209.86
Fees		+$0.00
New Balance	=	$35,209.86

Pay Over Time Portion		
Previous Balance		$8,854.06
Payments/Credits		-$244.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$147.62
New Balance	=	$8,757.68
Minimum Due		$234.00

Account Total	
Previous Balance	**$60,440.88**
Payments/Credits	-$51,830.82
New Charges	+$35,209.86
Fees	+$0.00
Interest Charged	+$147.62
New Balance	**$43,967.54**
Minimum Payment Due	**$35,443.86**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
05/14/19
New Balance
$43,967.54
Minimum Payment Due
$35,443.86

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$51,505.27	-$244.00	-$51,749.27
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$81.55	$0.00	-$81.55
Total Payments and Credits	**-$51,586.82**	**-$244.00**	**-$51,830.82**

Detail

*Indicates posting date

Payments			**Amount**
04/01/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$15,000.00
04/06/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$15,000.00
04/18/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$21,749.27
Credits			**Amount**
04/10/19*	DAVID THORNBURN	POINTS FOR AMEX TRVL	-$81.55

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$35,209.86	$0.00	$35,209.86
Total New Charges	**$35,209.86**	**$0.00**	**$35,209.86**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
03/20/19	ATLANTIS ADV DEPOSIT Arrival Date 03/26/19 Departure Date 03/28/19 00000000 LODGING CARDEPOSIT	NASSAU	BH	1,015.00 Bahaman Dollars	$1,015.00
03/24/19	STUART COVES DIVE BAHAMAS 04418187045 BUSINESS SERVICE	NASSAU	BH		$1,064.00
03/25/19	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
03/27/19	DAN SERVICES*DAN SERVICES DAN SERVICES DURHAM	DURHAM	NC		$110.00
03/28/19	HARBOURSIDE MARINE LIMITED MARINE SERVICE/SUPPLY	NASSAU	BH	868.56 Bahaman Dollars	$868.56
03/28/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$843.63
03/28/19	HARBOURSIDE MARINE LIMITED MARINE SERVICE/SUPPLY	NASSAU	BH	79.35 Bahaman Dollars	$79.35
03/29/19	AMZN MKTP US*MW7ID68C0 BOOK STORES	AMZN.COM/BILL	WA		$17.76

Continued on reverse

Detail Continued

				Foreign Spend	Amount
03/29/19	ATLANTIS MARINA Arrival Date 03/26/19 Departure Date 03/29/19 00000000 LODGING	NASSAU	BH	300.00 Bahaman Dollars	$300.00
03/29/19	ATLANTIS MARINA Arrival Date 03/26/19 Departure Date 03/29/19 00000000 LODGING	NASSAU	BH	2,250.90 Bahaman Dollars	$2,250.90
03/30/19	MARINA PIZZERIA 242-363-3000	NASSAU	BH	62.23 Bahaman Dollars	$62.23
04/01/19	HARBOURSIDE MARINE LIMITED MARINE SERVICE/SUPPLY	NASSAU	BH	60.76 Bahaman Dollars	$60.76
04/02/19	PARKLANE LUXE JEWELRY/WATCH/SILVRWR	NASSAU	BH		$517.54
04/03/19	BAOILCO LIMITED BUSINESS SERVICE	NASSAU	BH		$18,157.44
04/04/19	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$229.78
04/04/19	HARBOURSIDE MARINE LIMITED MARINE SERVICE/SUPPLY	NASSAU	BH	433.94 Bahaman Dollars	$433.94
04/04/19	RUBIS HARBOUR BAY SVC. STA GAS STATION	NASSAU	BH		$40.00
04/04/19	SUPER VALUE MACKEY ST 04418183763 GROCERY STORE	NASSAU	BH		$1,170.14
04/05/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$1,097.69
04/06/19	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007463585364 Passenger Name: RANKIN/DANIEL FRANCI Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL		$45.00
04/06/19	GMT AIR NEW ZEALAND From: To: Carrier: Class: AUCKLAND INTERNATI HOUSTON INTERCONTI NZ U NASSAU INTERNATION UA L Ticket Number: 08673151338526 Date of Departure: 04/16 Passenger Name: RANKIN/DANIEL FRANCI Document Type: PASSENGER TICKET	FT LAUDERDALE	FL		$2,422.07
04/07/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$59.49
04/07/19	SUPER VALUE/MACKEY ST. 044230711112152 GROCERY STORE	NASSAU	BH		$52.89
04/08/19	HARBOURSIDE MARINE LIMITED MARINE SERVICE/SUPPLY	NASSAU	BH	257.77 Bahaman Dollars	$257.77
04/08/19	STERLING HURRICANE HOLE LTD 0441818376 PETROLEUM PRODUCTS	NASSAU	BH		$837.00
04/08/19	GLOBAL MARINE 8667468872	281-5834494	FL		$1,110.00
04/09/19	PwP AMEXTRAVEL.COM 0 77338 DAN RANKIN RAMADA BY WYNDHAM HOUSTON INTERCONTINENT	800-297-2977	WA		$81.55
04/09/19	FEDERAL EXPRESS 999-9999	NASSAU	BH		$97.00
04/11/19	WINNERSHOMESENSE 284 FAMILY CLOTHING	PITT MEADOWS	CA	40.32 Canadian Dollars	$30.24

Continued on next page

Detail Continued

				Foreign Spend	Amount
04/11/19	GLOBAL MARINE 8667468872	281-5834494	FL		$1,567.00
04/12/19	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
04/19/19	Interest Charge on Pay Over Time Purchases	$147.62
Total Interest Charged for this Period		**$147.62**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$600.00
Total Interest in 2019	$612.38

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$8,771.14	$147.62
Total			**$147.62**

(v) Variable Rate

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 03/20/19 Next Closing Date 04/19/19

Account Ending 2002

New Balance	**$60,440.88**
Minimum Payment Due	**$51,830.82**
Payment Due Date	**04/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 04/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$22,624

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

See page 2 for important information about your account.

Please note, your preset line is $75,000.00. You have spent $60,440.88.

Membership Rewards® Points
Available and Pending as of 02/28/19
352,787
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$34,437.21
Payments/Credits		-$34,437.21
New Charges		+$51,586.82
Fees		+$0.00
New Balance	=	$51,586.82

Pay Over Time Portion

Previous Balance		$9,098.58
Payments/Credits		-$401.81
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$157.29
New Balance	=	$8,854.06
Minimum Due		$244.00

Account Total

Previous Balance	**$43,535.79**
Payments/Credits	-$34,839.02
New Charges	+$51,586.82
Fees	+$0.00
Interest Charged	+$157.29
New Balance	**$60,440.88**
Minimum Payment Due	**$51,830.82**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
04/14/19
New Balance
$60,440.88
Minimum Payment Due
$51,830.82

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$32,707.94	-$401.81	-$33,109.75
Credits			
VLADIMIR A GUSINSKI 2002	-$166.81	$0.00	-$166.81
DAVID THORNBURN 3018	-$1,562.46	$0.00	-$1,562.46
Total Payments and Credits	**-$34,437.21**	**-$401.81**	**-$34,839.02**

Detail

*Indicates posting date

Payments			**Amount**
03/08/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
03/13/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
03/15/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$13,109.75
Credits			**Amount**
02/27/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$19.99
02/27/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$19.99
02/27/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$6.99
02/28/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$9.98
03/01/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$9.99
03/01/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$9.99
03/02/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$14.97
03/03/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$19.98
03/04/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$4.99
03/04/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$9.99
03/05/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$9.99
03/05/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$14.98

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
03/13/19	VLADIMIR A GUSINSKI	ITUNES.COM/BILL CUPERTINO CA DIRECT MKTG INTERNET	-$14.98
03/09/19*	DAVID THORNBURN	Points for Amex Trvl	-$185.93
03/12/19*	DAVID THORNBURN	Points for Amex Trvl	-$1,376.53

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
VLADIMIR A GUSINSKI 2002	$166.81	$0.00	$166.81
DAVID THORNBURN 3018	$51,261.74	$0.00	$51,261.74
MA REMIA JASTIA 2044	$158.27	$0.00	$158.27
Total New Charges	**$51,586.82**	**$0.00**	**$51,586.82**

Detail

VLADIMIR A GUSINSKI
Card Ending 2002

				Foreign Spend	Amount
02/27/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$19.99
02/27/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$19.99
02/27/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$6.99
02/28/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$9.98
03/01/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$9.99
03/01/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$9.99
03/02/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$14.97
03/03/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$19.98
03/04/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$9.99
03/04/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$4.99
03/05/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$9.99
03/05/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$14.98
03/13/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$14.98

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
02/21/19	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$10,712.77
02/23/19	PRIME VIDEO*MI1GE6HB0 DIGITAL	888-802-3080	WA		$3.02

Continued on next page

Detail Continued

				Foreign Spend	Amount
02/24/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	1,499.21 East Caribbean Dollars	$555.26
02/24/19	PRIME VIDEO*MI68800I2 DIGITAL	888-802-3080	WA		$3.02
02/28/19	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
02/28/19	GLOBAL MARINE 8667468872	281-5834494	FL		$1,057.00
03/01/19	SOL EC LIMITED 308230711108511 GAS STATION	ST. GEORGES	GR	28,080.33 East Caribbean Dollars	$10,400.12
03/04/19	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$237.95
03/04/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	2,829.92 East Caribbean Dollars	$1,048.12
03/04/19	CAMPER AND NICHOLSONS GRE 473-405-1960	ST GEORGE'S	GR	10,720.06 East Caribbean Dollars	$3,970.39
03/04/19	GLOBAL MARINE 8667468872	281-5834494	FL		$1,313.00
03/08/19	PwP AMERICAN EXPRESS TRAVEL BAHAMASAIR From: To: Carrier: Class: NASSAU INTERNATION MIAMI INTERNATIONA UP I Ticket Number: 11172582703041 Passenger Name: VOLSCHENK/MARCO Document Type: PASSENGER TICKET	CHICAGO Date of Departure: 03/15	IL		$185.93
03/11/19	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007461753140 Passenger Name: DUMDUM/JUNE FRITTZIE Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL		$45.00
03/11/19	PwP AMERICAN EXPRESS TRAVEL DELTA AIR LINES From: To: Carrier: Class: NASSAU INTERNATION ATLANTA HARTSFIELD DL M TOKYO NARITA APT DL M MANILA NINOY AQUIN DL M Ticket Number: 00672591123061 Passenger Name: TUVILLA/MAREMIA JAST Document Type: PASSENGER TICKET	CHICAGO Date of Departure: 03/14	IL		$1,376.53
03/11/19	GMT PHILIPPINE AIRLINES From: To: Carrier: Class: MANILA NINOY AQUIN LOS ANGELES INTERN PR E Ticket Number: 07973105922062 Passenger Name: DUMDUM/JUNE FRITTZIE Document Type: PASSENGER TICKET	FT LAUDERDALE Date of Departure: 03/14	FL		$785.86
03/13/19	HARBOURSIDE MARINE LIMITED MARINE SERVICE/SUPPLY	NASSAU	BH	488.26 Bahaman Dollars	$488.26
03/14/19	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
03/14/19	BAOILCO LIMITED BUSINESS SERVICE	NASSAU	BH		$13,410.26
03/15/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$3,102.80
03/15/19	NASSAU GLASS CO. LTD. MISC/SPECIALTY RETAIL	NASSAU	BH		$56.78

Continued on reverse

Detail Continued

				Foreign Spend	Amount
03/15/19	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$722.06
03/15/19	ATLANTIS ADV DEPOSIT Arrival Date 03/17/19 Departure Date 03/18/19 00000000 LODGING CARDEPOSIT	NASSAU	BH	1,015.00 Bahaman Dollars	$1,015.00
03/18/19	ATLANTIS MARINA Arrival Date 03/17/19 Departure Date 03/18/19 00000000 LODGING	NASSAU	BH	290.35 Bahaman Dollars	$290.35
03/19/19	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
02/21/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	340.34 East Caribbean Dollars	$126.05
03/03/19	DFRG Rouge Grenada Limited St. George' 1-473-444-2549	St. George's	GR	87.00 East Caribbean Dollars	$32.22

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
03/20/19	Interest Charge on Pay Over Time Purchases	$157.29
Total Interest Charged for this Period		**$157.29**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$600.00
Total Interest in 2019	$464.76

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$9,044.34	$157.29
Total			**$157.29**

(v) Variable Rate

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 02/17/19 Next Closing Date 03/20/19

Account Ending 2002

New Balance	**$43,535.79**
Minimum Payment Due	**$34,672.21**
Payment Due Date	**03/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 03/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$23,323

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

See page 2 for important information about your account.

See page 6 for Important Information about Your Account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Please note, your preset line is $75,000.00. You have spent $43,535.79.

Membership Rewards® Points
Available and Pending as of 01/31/19
273,270
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$31,734.50
Payments/Credits		-$31,734.50
New Charges		+$33,837.21
Fees		+$600.00
New Balance	=	$34,437.21

Pay Over Time Portion		
Previous Balance		$9,205.03
Payments/Credits		-$252.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$145.55
New Balance	=	$9,098.58
Minimum Due		$235.00

Account Total	
Previous Balance	**$40,939.53**
Payments/Credits	-$31,986.50
New Charges	+$33,837.21
Fees	+$600.00
Interest Charged	+$145.55
New Balance	**$43,535.79**
Minimum Payment Due	**$34,672.21**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
03/14/19

New Balance
$43,535.79

Minimum Payment Due
$34,672.21

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$31,218.77	-$252.00	-$31,470.77
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$515.73	$0.00	-$515.73
Total Payments and Credits	**-$31,734.50**	**-$252.00**	**-$31,986.50**

Detail

*Indicates posting date

Payments			**Amount**
02/17/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$31,470.77
Credits			**Amount**
02/13/19*	DAVID THORNBURN	Points for Amex Trvl	-$515.73

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$33,569.00	$0.00	$33,569.00
MA REMIA JASTIA 2044	$268.21	$0.00	$268.21
Total New Charges	**$33,837.21**	**$0.00**	**$33,837.21**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
01/15/19	SOL EC LIMITED 308230711108511 GAS STATION	ST. GEORGES	GR	28,512.49 East Caribbean Dollars	$10,560.18
01/24/19	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$10,000.00
01/24/19	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
02/01/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	1,952.52 East Caribbean Dollars	$723.16
02/04/19	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$238.81
02/04/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		$119.00
02/04/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	1,813.52 East Caribbean Dollars	$671.67
02/05/19	YOTSPOT 24/7 - 3 MONTH 442380381928	SOUTHAMPTON	GB	708.90 Pounds Sterling	$929.08
02/07/19	SCOVILL FASTENERS 6294 33311 Durable%26trade%3B%20Posts Durable%26trade%3B%20Studs Durable%26trade%3B%20and%20Pull-the-DOT% Durable%26trade%3B%20Sockets	(706)754-4181	GA		$71.98
02/07/19	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA		$121.08

Continued on reverse

Detail Continued

				Foreign Spend	Amount
02/11/19	CAMPER AND NICHOLSONS GRE 473-405-1960	ST GEORGE'S	GR	22,520.56 East Caribbean Dollars	$8,340.95
02/11/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	2,554.81 East Caribbean Dollars	$946.23
02/12/19	PwP AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES From: GRENADA To: MIAMI INTERNATIONA Carrier: AA Class: L Ticket Number: 00172495610512 Date of Departure: 02/15 Passenger Name: MCGINTY/WILLIAM Document Type: PASSENGER TICKET	CHICAGO	IL		$515.73
02/12/19	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
01/23/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$10.09
01/24/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	359.65 East Caribbean Dollars	$133.20
01/24/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	337.28 East Caribbean Dollars	$124.92

Fees

			Amount
02/17/19	MA REMIA JASTIA	ANNUAL MEMBERSHIP FEE	$300.00
02/17/19	ROBERT V HARRISON	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$600.00**

Interest Charged

		Amount
02/17/19	Interest Charge on Pay Over Time Purchases	$145.55
Total Interest Charged for this Period		**$145.55**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$600.00
Total Interest in 2019	$307.47

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$9,266.08	$145.55
Total			**$145.55**

(v) Variable Rate

Business Platinum Card

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	**Effective Immediately**, we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at **americanexpress.com**.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first $150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of $150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.

Business Platinum Card
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 01/20/19 Next Closing Date 02/17/19

Account Ending 2002

New Balance	**$40,939.53**
Minimum Payment Due	**$31,986.50**
Payment Due Date	**02/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 02/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$23,588

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $40,939.53.

Membership Rewards® Points
Available and Pending as of 12/31/18
195,193
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$21,200.68
Payments/Credits		-$21,200.68
New Charges		+$31,734.50
Fees		+$0.00
New Balance	=	$31,734.50

Pay Over Time Portion		
Previous Balance		$9,298.11
Payments/Credits		-$255.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$161.92
New Balance	=	$9,205.03
Minimum Due		$252.00

Account Total	
Previous Balance	**$30,498.79**
Payments/Credits	-$21,455.68
New Charges	+$31,734.50
Fees	+$0.00
Interest Charged	+$161.92
New Balance	**$40,939.53**
Minimum Payment Due	**$31,986.50**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
02/14/19
New Balance
$40,939.53
Minimum Payment Due
$31,986.50

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$19,067.54	-$255.00	-$19,322.54
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$2,133.14	$0.00	-$2,133.14
Total Payments and Credits	**-$21,200.68**	**-$255.00**	**-$21,455.68**

Detail

*Indicates posting date

Payments			**Amount**
01/13/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$19,322.54
Credits			**Amount**
12/21/18*	DAVID THORNBURN	Points for Amex Trvl	-$846.84
12/22/18*	DAVID THORNBURN	Points for Amex Trvl	-$1,286.30

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$29,447.03	$0.00	$29,447.03
MA REMIA JASTIA 2044	$2,287.47	$0.00	$2,287.47
Total New Charges	**$31,734.50**	**$0.00**	**$31,734.50**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
12/20/18	PwP AMERICAN EXPRESS TRAVEL AIR CANADA From: VANCOUVER INTERNAT To: TORONTO LESTER B P / ST LUCIA HEWANORRA Carrier: AC / AC Class: U / U Ticket Number: 01472337729870 Date of Departure: 12/25 Passenger Name: TALLING/DAVID M R Document Type: PASSENGER TICKET	CHICAGO	IL		$846.84
12/21/18	PwP AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES From: ROANOKE To: PHILADELPHIA INTER / MIAMI INTERNATIONA / ST LUCIA HEWANORRA Carrier: AA / AA / AA Class: Y / Y / Y Ticket Number: 00172339225435 Date of Departure: 12/26 Passenger Name: MCGINTY/WILLIAM KERR Document Type: PASSENGER TICKET	CHICAGO	IL		$1,286.30
12/27/18	HARMONY YACHT SERVICING 758-287-4261	SOUFREIRE ST	LC		$25,805.74
12/28/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
01/02/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	338.21 East Caribbean Dollars	$125.26

Continued on reverse

Detail Continued

				Foreign Spend	Amount
01/03/19	CAMPER AND NICHOLSONS GRE 473-405-1960	ST GEORGE'S	GR	901.76 East Caribbean Dollars	$333.99
01/04/19	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
01/09/19	CAMPER AND NICHOLSONS GRE 473-405-1960	ST GEORGE'S	GR	451.01 East Caribbean Dollars	$167.04
01/09/19	RESOLVE MARINE GROUP 954-764-8700	FT LAUDERDALE	FL		$231.00
01/15/19	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
01/17/19	PRIME VIDEO*MB3WJ8VF1 DIGITAL	888-802-3080	WA		$2.01
01/17/19	PRIME VIDEO*MB5MW3VD1 DIGITAL	888-802-3080	WA		$2.01
01/18/19	PRIME VIDEO*MB9MP7JZ2 DIGITAL	888-802-3080	WA		$2.01
01/18/19	PRIME VIDEO*MB1LR7JH2 DIGITAL	888-802-3080	WA		$2.01
01/20/19	SHOWTIME PAY-PER-VIEW 212-708-1240	NEW YORK	NY		$75.74

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
12/22/18	SUPER J 662131191841 Pauline.lucien@cflslu.com	GROS ISLET	LC	316.40 East Caribbean Dollars	$117.19
12/22/18	THE HARBOR CLUB LTD 999-999-9999	GROS ISLET	LC		$72.80
12/22/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	1,664.96 East Caribbean Dollars	$616.65
12/23/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	2,408.20 East Caribbean Dollars	$891.93
12/30/18	ANSE CHASTANET - BEACH BA 758-459-7000	ST LUCIA	LC		$295.00
01/17/19	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm	ST. GEORGES	GR	793.54 East Caribbean Dollars	$293.90

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Interest Charged

		Amount
01/20/19	Interest Charge on Pay Over Time Purchases	$161.92
Total Interest Charged for this Period		**$161.92**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$161.92

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$9,310.84	$161.92
Total			**$161.92**

(v) Variable Rate

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 12/20/18 Next Closing Date 01/20/19

OPEN℠

Account Ending 2002

New Balance	**$30,498.79**
Minimum Payment Due	**$21,455.68**
Payment Due Date	**01/14/19 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 01/14/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$23,839

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

See page 2 for important information about your account.

See page 5 for an Important Change to Your Account Terms.

Please note, your preset line is $75,000.00. You have spent $30,498.79.

Membership Rewards® Points
Available and Pending as of 11/30/18
322,319
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$43,179.80
Payments/Credits		-$43,179.80
New Charges		+$21,200.68
Fees		+$0.00
New Balance	=	$21,200.68

Pay Over Time Portion

Previous Balance		$9,390.00
Payments/Credits		-$256.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$164.11
New Balance	=	$9,298.11
Minimum Due		$255.00

Account Total

Previous Balance	**$52,569.80**
Payments/Credits	-$43,435.80
New Charges	+$21,200.68
Fees	+$0.00
Interest Charged	+$164.11
New Balance	**$30,498.79**
Minimum Payment Due	**$21,455.68**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
01/14/19
New Balance
$30,498.79
Minimum Payment Due
$21,455.68

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$41,957.03	-$256.00	-$42,213.03
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$1,222.77	$0.00	-$1,222.77
Total Payments and Credits	**-$43,179.80**	**-$256.00**	**-$43,435.80**

Detail

*Indicates posting date

Payments			**Amount**
12/17/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$42,213.03
Credits			**Amount**
11/24/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$942.63
11/28/18*	DAVID THORNBURN	POINTS FOR AMEX TRVL	-$125.69
11/28/18*	DAVID THORNBURN	POINTS FOR AMEX TRVL	-$154.45

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$20,862.60	$0.00	$20,862.60
MA REMIA JASTIA 2044	$338.08	$0.00	$338.08
Total New Charges	**$21,200.68**	**$0.00**	**$21,200.68**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
11/20/18	AMERICAN EXPRESS TVL SVC AMERICAN AIRLINES From: MIAMI INTERNATIONA To: ST LUCIA HEWANORRA MIAMI INTERNATIONA Carrier: AA AA Class: L L Ticket Number: 00172262365413 Passenger Name: REYES/CARLOS Document Type: PASSENGER TICKET Date of Departure: 11/21	PHOENIX	AZ		$942.63
11/20/18	HARMONY YACHT SERVICING 758-287-4261	SOUFREIRE ST	LC		$16,790.40
11/20/18	AMEX TLS MERCHLOCID TRAVEL AGENCY	PHOENIX	AZ		$39.00
11/21/18	MCLAUGHLIN MARINE ELEC 954-975-2112	POMPANO BEACH	FL		$250.25
11/27/18	PwP AMEXTRAVEL.COM TRAVEL	800-297-2977	WA		$154.45
11/27/18	PwP AMEXTRAVEL.COM 0 RH60LL MICHAEL BRITTENDEN HILTON LONDON GATWICK AIRPORT,GATWICK	800-297-2977	WA		$125.69
11/27/18	GLOBAL MARINE 8667468872	281-5834494	FL		$880.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
11/27/18	GLOBAL MARINE 8667468872	281-5834494	FL		$685.00
12/03/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	1,563.91 East Caribbean Dollars	$579.23
12/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
12/10/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
12/16/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	912.82 East Caribbean Dollars	$338.08

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
12/20/18	Interest Charge on Pay Over Time Purchases	$164.11
Total Interest Charged for this Period		**$164.11**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,650.00
Total Interest in 2018	$1,976.69

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$9,436.38	$164.11
Total			**$164.11**

(v) Variable Rate

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. The detailed changes to your Cardmember Agreement can be found on the following page.

We are increasing the annual membership fee to $595.00 beginning at your account renewal that occurs on or after February 17, 2019.

How to avoid this increase: *This fee increase will not take effect until your next renewal date on or after February 17, 2019. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.*

Revised Terms, as of February 17, 2019	
Annual Membership Fee	**$595.00**

ID 12682

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Change to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Annual Membership Fee

Effective February 17, 2019, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	**$595.00**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 11/19/18 Next Closing Date 12/20/18

OPEN℠

Account Ending 2002

New Balance	**$52,569.80**
Minimum Payment Due	**$43,435.80**
Payment Due Date	**12/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 12/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$23,889

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

See page 2 for important information about your account.

Please note, your preset line is $75,000.00. You have spent $52,569.80.

Membership Rewards® Points
Available and Pending as of 10/31/18
322,748
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$20,200.17
Payments/Credits		-$20,200.17
New Charges		+$43,179.80
Fees		+$0.00
New Balance	=	$43,179.80

Pay Over Time Portion

Previous Balance		$9,483.19
Payments/Credits		-$257.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$163.81
New Balance	=	$9,390.00
Minimum Due		$256.00

Account Total

Previous Balance	**$29,683.36**
Payments/Credits	-$20,457.17
New Charges	+$43,179.80
Fees	+$0.00
Interest Charged	+$163.81
New Balance	**$52,569.80**
Minimum Payment Due	**$43,435.80**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
12/14/18
New Balance
$52,569.80
Minimum Payment Due
$43,435.80

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$20,012.74	-$257.00	-$20,269.74
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$187.43	$0.00	-$187.43
Total Payments and Credits	**-$20,200.17**	**-$257.00**	**-$20,457.17**

Detail

*Indicates posting date

Payments			**Amount**
11/15/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$20,269.74
Credits			**Amount**
10/23/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$187.43

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$41,397.46	$0.00	$41,397.46
MA REMIA JASTIA 2044	$1,634.55	$0.00	$1,634.55
ROBERT V HARRISON 1053	$147.79	$0.00	$147.79
Total New Charges	**$43,179.80**	**$0.00**	**$43,179.80**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
10/19/18	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$20,000.00
10/20/18	BT*QUICKEN INC QUICKEN INC 8883117276	MENLO PARK	CA		$35.34
10/20/18	SHOPPERSDRUGMART2207 6044634020	MAPLE RIDGE	CA	133.78 Canadian Dollars	$102.73
10/22/18	AMERICAN EXPRESS TRAVEL AIR CANADA From: To: Carrier: Class: ST LUCIA HEWANORRA TORONTO LESTER B P AC K SAN DIEGO LINDBERG AC K Ticket Number: 01472178503121 Passenger Name: TALLING/DAVID Document Type: PASSENGER TICKET	CHICAGO Date of Departure: 10/28	IL		$450.73
10/22/18	AMEX TRAVEL.COM 800-297-2977 HOTEL PBAXP9861872244	800-297-2977	IL		$187.43
10/24/18	HARMONY YACHT SERVICING 758-287-4261	SOUFREIRE ST	LC		$20,054.15
10/26/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13

Continued on reverse

Detail Continued

				Foreign Spend	Amount
11/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
11/13/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
10/20/18	THE HARBOR CLUB LTD 999-999-9999	GROS ISLET	LC		$27.12
10/24/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	2,839.61 East Caribbean Dollars	$1,051.71
10/30/18	CONSOLIDATED FOODS LTD T/A SUPER J 662 Pauline.lucien@cflslu.com	CASTRIES	LC	711.69 East Caribbean Dollars	$263.59
11/04/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	694.89 East Caribbean Dollars	$257.37
11/04/18	CONSOLIDATED FOODS LTD T/A SUPER J 662 Pauline.lucien@cflslu.com	CASTRIES	LC	93.85 East Caribbean Dollars	$34.76

ROBERT V HARRISON
Card Ending 1053

				Foreign Spend	Amount
10/21/18	HOLIDAY INN TORONTO IN HOLIDAY INN TOR LODGING	TORONTO		23.08 Canadian Dollars	$17.65
10/22/18	PETROCAN GAS STATION	NANOOSE	CA	40.00 Canadian Dollars	$30.71
10/22/18	ISLAND EXPRESS AIR INC 604-856-6260	ABBOTSFORD	CA	130.00 Canadian Dollars	$99.43

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
11/19/18	Interest Charge on Pay Over Time Purchases	$163.81
Total Interest Charged for this Period		**$163.81**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on next page

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,650.00
Total Interest in 2018	$1,812.58

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$9,521.06	$163.81
Total			**$163.81**

(v) Variable Rate

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 10/19/18 Next Closing Date 11/19/18

OPEN SM

Account Ending 2002

New Balance	**$29,683.36**
Minimum Payment Due	**$20,457.17**
Payment Due Date	**11/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 11/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$24,147

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

See page 2 for important information about your account.

Effective immediately, we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 09/30/18
276,646
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$51,968.44
Payments/Credits		-$51,968.44
New Charges		+$20,200.17
Fees		+$0.00
New Balance	=	$20,200.17

Pay Over Time Portion

Previous Balance		$9,933.07
Payments/Credits		-$613.87
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$163.99
New Balance	=	$9,483.19
Minimum Due		$257.00

Account Total

Previous Balance	**$61,901.51**
Payments/Credits	-$52,582.31
New Charges	+$20,200.17
Fees	+$0.00
Interest Charged	+$163.99
New Balance	**$29,683.36**
Minimum Payment Due	**$20,457.17**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
11/14/18
New Balance
$29,683.36
Minimum Payment Due
$20,457.17

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $29,683.36.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$49,743.35	-$613.87	-$50,357.22
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$2,225.09	$0.00	-$2,225.09
Total Payments and Credits	**-$51,968.44**	**-$613.87**	**-$52,582.31**

Detail

*Indicates posting date

Payments			**Amount**
10/12/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$50,357.22
Credits			**Amount**
09/28/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$950.61
09/28/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$950.61
10/18/18	DAVID THORNBURN	AMEX TRAVEL.COM 800-297-2977 IL 800-297-2977 HOTEL CANCEL	-$323.87

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$17,231.63	$0.00	$17,231.63
MA REMIA JASTIA 2044	$1,633.72	$0.00	$1,633.72
ROBERT V HARRISON 1053	$1,334.82	$0.00	$1,334.82
Total New Charges	**$20,200.17**	**$0.00**	**$20,200.17**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	**Amount**
09/20/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
09/27/18	AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES	CHICAGO	IL		$950.61

From:	To:	Carrier:	Class:
ST LUCIA HEWANORRA	MIAMI INTERNATIONA	AA	V
	ST LUCIA HEWANORRA	AA	V

Ticket Number: 00172109013543
Passenger Name: MCGINTY/WILLIAM
Document Type: PASSENGER TICKET
Date of Departure: 09/28

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
10/16/18	AMERICAN EXPRESS TRAVEL DELTA AIR LINES From: To: Carrier: Class: ST LUCIA HEWANORRA ATLANTA HARTSFIELD DL H SEOUL INCHEON INTE DL H MANILA NINOY AQUIN OZ K Ticket Number: 00672163154913 Date of Departure: 10/19 Passenger Name: DUMDUM/JUNE FRITTZIE Document Type: PASSENGER TICKET	CHICAGO	IL		$1,890.73
10/16/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
10/17/18	SAVE ON FOODS #2215 18002429229	CLOVERDALE	CA	80.78 Canadian Dollars	$62.03
10/18/18	AMERICAN EXPRESS TRAVEL WESTJET From: To: Carrier: Class: ST LUCIA HEWANORRA TORONTO LESTER B P WS L Ticket Number: 83872169303204 Date of Departure: 10/21 Passenger Name: HARRISON/ROBERT Document Type: PASSENGER TICKET	CHICAGO	IL		$328.20
10/18/18	Air Transat AT Inc Not Provided From: To: Carrier: Class: TORONTO LESTER B P VANCOUVER INTERNAT TS W Ticket Number: A4YJ68 Date of Departure: 10/22 Passenger Name: Robert Harrison Document Type: PASSENGER TICKET	Montreal	CA	422.59 Canadian Dollars	$324.50
10/18/18	BWA CARIBBEAN LTD ARTIST SUPPLY & CRAFT	PHILIPSBURG	SX		$4,498.64
10/18/18	BWA CARIBBEAN LTD ARTIST SUPPLY & CRAFT	CUL DE SAC	SX		$5,686.43
10/18/18	BWA CARIBBEAN LTD ARTIST SUPPLY & CRAFT	CUL DE SAC	SX		$2,089.62
10/18/18	BWA CARIBBEAN LTD ARTIST SUPPLY & CRAFT	PHILIPSBURG	SX		$393.54
10/18/18	AMEX TRAVEL.COM 800-297-2977 HOTEL PBAXP9596099034	800-297-2977	IL		$323.87
10/18/18	AMEX TRAVEL.COM 800-297-2977 HOTEL PBAXP6019469034	800-297-2977	IL		$116.38

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
09/19/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	974.84 East Caribbean Dollars	$361.05
10/03/18	THE HARBOR CLUB LTD 999-999-9999	GROS ISLET	LC		$39.88
10/04/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	1,907.66 East Caribbean Dollars	$706.54
10/11/18	THE HARBOR CLUB LTD 999-999-9999	GROS ISLET	LC		$29.81
10/17/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	1,340.38 East Caribbean Dollars	$496.44

Continued on next page

Detail Continued

				Foreign Spend	Amount
ROBERT V HARRISON Card Ending 1053					
				Foreign Spend	**Amount**
09/26/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	1,585.65 East Caribbean Dollars	$587.28
10/10/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	2,018.36 East Caribbean Dollars	$747.54

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
10/19/18	Interest Charge on Pay Over Time Purchases	$163.99
Total Interest Charged for this Period		**$163.99**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,650.00
Total Interest in 2018	$1,648.77

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$9,849.40	$163.99
Total			**$163.99**

(v) Variable Rate

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card. We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations. All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.
Using Points	The functionality to use points for Pending Charges on your Mobile App is no longer available.

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	The International Dollar Platinum Card® Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	The Mercedes-Benz Credit Card from American Express and The Platinum Card® from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.

ID12679

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.

Three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).

Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. **Effective November 1, 2018**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The International Dollar Platinum Card® will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.

D. **Effective January 11, 2019**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 09/19/18 Next Closing Date 10/19/18

OPEN℠

Account Ending 2002

New Balance	**$61,901.51**
Minimum Payment Due	**$52,258.44**
Payment Due Date	**10/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 10/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	22 years	$25,124

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

See page 2 for important information about your account.

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Please note, your preset line is $75,000.00. You have spent $61,901.51.

Membership Rewards® Points
Available and Pending as of 08/31/18
550,363
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$45,199.47
Payments/Credits		-$45,199.47
New Charges		+$51,218.44
Fees		+$750.00
New Balance	=	$51,968.44

Pay Over Time Portion		
Previous Balance		$12,060.84
Payments/Credits		-$2,320.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$192.23
New Balance	=	$9,933.07
Minimum Due		$290.00

Account Total	
Previous Balance	**$57,260.31**
Payments/Credits	-$47,519.47
New Charges	+$51,218.44
Fees	+$750.00
Interest Charged	+$192.23
New Balance	**$61,901.51**
Minimum Payment Due	**$52,258.44**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
10/14/18
New Balance
$61,901.51
Minimum Payment Due
$52,258.44

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

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. Save time

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$38,401.39	-$2,320.00	-$40,721.39
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$6,798.08	$0.00	-$6,798.08
Total Payments and Credits	**-$45,199.47**	**-$2,320.00**	**-$47,519.47**

Detail

*Indicates posting date

Payments			**Amount**
09/14/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$40,721.39
Credits			**Amount**
09/01/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$647.49
09/01/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$440.49
09/01/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$929.24
09/01/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$483.28
09/01/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$134.47
09/03/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$2,169.11
09/13/18	DAVID THORNBURN	GLOBAL MARINE 281-5834494 FL 8667468872	-$997.00
09/13/18	DAVID THORNBURN	GLOBAL MARINE 281-5834494 FL 8667468872	-$997.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
VLADIMIR A GUSINSKI 2002	$32,331.25	$0.00	$32,331.25
DAVID THORNBURN 3018	$15,238.73	$0.00	$15,238.73
MA REMIA JASTIA 2044	$107.88	$0.00	$107.88
ROBERT V HARRISON 1053	$3,540.58	$0.00	$3,540.58
Total New Charges	**$51,218.44**	**$0.00**	**$51,218.44**

Detail

VLADIMIR A GUSINSKI
Card Ending 2002

				Foreign Spend	**Amount**
09/18/18	AIGPAY PCS INSURANCE	866-856-6855	NJ		$32,331.25

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	**Amount**
08/21/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13

Continued on reverse

Detail Continued

				Foreign Spend	Amount
08/21/18	CARREFOUR MARKET 590385823	LE LAMENTIN	FR	122,18 European Union Euro	$139.85
08/22/18	CYPRIA CENTER PERRINON GOODS/SERVICES	FORT DE FRANCE	FR	56,97 European Union Euro	$65.21
08/24/18	NANCE & UNDERWOOD RIGGING 620000100027 ALLAN@NANCEANDUNDERWOOD.C	FORT LAUDERDA	FL		$280.00
08/27/18	DOUGLAS YACHT SERVICES 0596521428	LE MARIN	MT	3.614,77 European Union Euro	$4,208.32
08/29/18	LE LIBRE SERVICE 590590276009	SAINT BARTHELEMY	GL	58,12 European Union Euro	$68.06
08/30/18	ANTHONY ABOURIZK 659121184451 MARINE SERVICE/SUPPLY	BASSETERRE	KN		$815.36
08/31/18	AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES	CHICAGO	IL		$464.62
	From: / To: / Carrier: / Class: ST MAARTEN / MIAMI INTERNATIONA / AA / G DALLAS/FORT WORTH / AA / G VANCOUVER INTERNAT / AA / G Ticket Number: 00171777394493 / Date of Departure: 09/04 Passenger Name: THORNBURN/DAVID Document Type: PASSENGER TICKET				
08/31/18	AMERICAN EXPRESS TRAVEL EVA AIRWAYS	CHICAGO	IL		$483.28
	From: / To: / Carrier: / Class: VANCOUVER INTERNAT / TAIWAN TAOYUAN INT / BR / S CEBU / BR / S Ticket Number: 69571777490342 / Date of Departure: 09/10 Passenger Name: THORNBURN/RODILIN Document Type: PASSENGER TICKET				
08/31/18	AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES	CHICAGO	IL		$440.49
	From: / To: / Carrier: / Class: VANCOUVER INTERNAT / PHOENIX SKY HARBOR / AA / V MIAMI INTERNATIONA / AA / V ST MAARTEN / AA / V Ticket Number: 00171777393211 / Date of Departure: 09/02 Passenger Name: HARRISON/ROBERT Document Type: PASSENGER TICKET				
08/31/18	AMERICAN EXPRESS TRAVEL AMERICAN AIRLINES	CHICAGO	IL		$464.62
	From: / To: / Carrier: / Class: ST MAARTEN / MIAMI INTERNATIONA / AA / G DALLAS/FORT WORTH / AA / G VANCOUVER INTERNAT / AA / G Ticket Number: 00171777394504 / Date of Departure: 09/04 Passenger Name: THORNBURN/RODILIN Document Type: PASSENGER TICKET				
08/31/18	AMEX TRAVEL.COM 5604376141A 60661 2925-5813-HOTEL HOTEL PBAXP1831333764	800-297-2977	IL		$134.47
09/02/18	AMERICAN EXPRESS TRAVEL DELTA AIR LINES	CHICAGO	IL		$2,169.11
	From: / To: / Carrier: / Class: ST LUCIA HEWANORRA / ATLANTA HARTSFIELD / DL / M SEOUL INCHEON INTE / DL / M MANILA NINOY AQUIN / KE / Y Ticket Number: 00671780978691 / Date of Departure: 09/07 Passenger Name: LIMA/RICHARD Document Type: PASSENGER TICKET				

Continued on next page

Detail Continued

				Foreign Spend	Amount
09/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
09/04/18	GLOBAL MARINE 8667468872	281-5834494	FL		$589.00
09/04/18	GLOBAL MARINE 8667468872	281-5834494	FL		$997.00
09/04/18	GLOBAL MARINE 8667468872	281-5834494	FL		$589.00
09/04/18	GLOBAL MARINE 8667468872	281-5834494	FL		$997.00
09/12/18	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007450357394 Passenger Name: TUVILLA/GREGOR ALOLO Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL		$45.00
09/12/18	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007450357405 Passenger Name: TUVILLA/MA REMIA Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL		$45.00
09/12/18	GMT PHILIPPINE AIRLINES From: To: Carrier: Class: MANILA NINOY AQUIN LOS ANGELES INTERN PR K Ticket Number: 07971291738631 Date of Departure: 09/15 Passenger Name: TUVILLA/GREGOR ALOLO Document Type: PASSENGER TICKET	FT LAUDERDALE	FL		$838.13
09/12/18	GMT PHILIPPINE AIRLINES From: To: Carrier: Class: MANILA NINOY AQUIN LOS ANGELES INTERN PR K Ticket Number: 07971291738642 Date of Departure: 09/15 Passenger Name: TUVILLA/MA REMIA Document Type: PASSENGER TICKET	FT LAUDERDALE	FL		$838.13
09/16/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
09/16/18	HUDSONNEWS ST708 708 800-326-7711	MIAMI	FL		$68.08
09/18/18	SUPER J 662131191841 Pauline.lucien@cflslu.com	GROS ISLET	LC	107.46 East Caribbean Dollars	$39.80

ROBERT V HARRISON
Card Ending 1053

				Foreign Spend	Amount
08/20/18	BCF - DUKE POINT 8882233779	VICTORIA	CA	46.20 Canadian Dollars	$35.39
08/20/18	ELYSIAN BREWING CO 2068601920	SEATTLE	WA		$27.12
08/22/18	SILVER CLOUD HOTEL 14 522540 Arrival Date Departure Date 08/20/18 08/22/18 00000000 LODGING	SEATTLE	WA		$688.62

Continued on reverse

Detail Continued

				Foreign Spend	Amount
08/22/18	SHELL OIL 57444029003 AUTO FUEL DISPENSER	ISSAQUAH	WA		$20.25
08/22/18	LIBERTY CAFE 084870018790687 5098572030	CLE ELUM	WA		$16.09
08/24/18	BCF - HORSESHOE BAY 8882233779	VICTORIA	CA	46.20 Canadian Dollars	$35.51
08/31/18	SEAIR SEAPLANES LTD 8775535527	RICHMOND	CA	78.00 Canadian Dollars	$60.03
08/31/18	PETROCAN GAS STATION	NANOOSE	CA	30.00 Canadian Dollars	$23.25
09/02/18	Dilly's Deli T4 PHX 1551668004 CARD & SOUVENIR STORE	Phoenix	AZ		$9.76
09/10/18	VACATION & CORPORATE RENTALS LIMITED R (758) 452-9404	GROS ISLET	LC	187.73 East Caribbean Dollars	$69.53
09/10/18	CONSOLIDATED FOODS LTD T/A SUPER J 662 Pauline.lucien@cflslu.com	CASTRIES	LC	1,199.50 East Caribbean Dollars	$444.26
09/10/18	CONSOLIDATED FOODS LTD T/A SUPER J 662 Pauline.lucien@cflslu.com	CASTRIES	LC	819.83 East Caribbean Dollars	$303.64
09/10/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	4,879.24 East Caribbean Dollars	$1,807.13

Fees

			Amount
09/19/18	VLADIMIR A GUSINSKI	ANNUAL MEMBERSHIP FEE	$450.00
09/19/18	DAVID THORNBURN	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$750.00**

Interest Charged

		Amount
09/19/18	Interest Charge on Pay Over Time Purchases	$192.23
Total Interest Charged for this Period		**$192.23**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,650.00
Total Interest in 2018	$1,484.78

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$11,692.53	$192.23
Total			**$192.23**

(v) Variable Rate

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 08/20/18 Next Closing Date 09/19/18

OPEN℠

Account Ending 2002

New Balance	**$57,260.31**
Minimum Payment Due	**$45,525.47**
Payment Due Date	**09/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 09/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	23 years	$30,843

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

See page 2 for important information about your account.

See important notices about Your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7

Please note, your preset line is $75,000.00. You have spent $57,260.31.

Membership Rewards® Points
Available and Pending as of 07/31/18
1,141,722
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$44,235.33
Payments/Credits		-$44,235.33
New Charges		+$45,199.47
Fees		+$0.00
New Balance	=	$45,199.47

Pay Over Time Portion

Previous Balance		$12,181.63
Payments/Credits		-$328.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$207.21
New Balance	=	$12,060.84
Minimum Due		$326.00

Account Total

Previous Balance	**$56,416.96**
Payments/Credits	-$44,563.33
New Charges	+$45,199.47
Fees	+$0.00
Interest Charged	+$207.21
New Balance	**$57,260.31**
Minimum Payment Due	**$45,525.47**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
09/14/18

New Balance
$57,260.31

Minimum Payment Due
$45,525.47

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
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Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

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. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$37,922.47	-$328.00	-$38,250.47
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$6,312.86	$0.00	-$6,312.86
Total Payments and Credits	**-$44,235.33**	**-$328.00**	**-$44,563.33**

Detail

*Indicates posting date

Payments			**Amount**
08/13/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$38,250.47
Credits			**Amount**
08/08/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$1,855.71
08/08/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$2,153.01
08/08/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$2,153.01
08/12/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$151.13

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$45,174.80	$0.00	$45,174.80
ROBERT V HARRISON 1053	$24.67	$0.00	$24.67
Total New Charges	**$45,199.47**	**$0.00**	**$45,199.47**

Detail

*Indicates posting date

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
07/23/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$122.30
07/25/18	BAY STREET MARINA 242-322-4891	NASSAU	BH		$971.28
07/25/18	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$2,309.38
07/26/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
07/31/18	HARMONY YACHT SERVICING 758-287-4261	SOUFREIRE ST	LC		$12,860.76
08/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
08/04/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	865.53 East Caribbean Dollars	$320.57

Continued on reverse

Detail Continued *Indicates posting date

				Foreign Spend	Amount
08/07/18	AMERICAN EXPRESS TRAVEL CHINA SOUTHERN AIRLINES From: To: Carrier: Class: MANILA NINOY AQUIN GUANGZHOU CZ P N.Y. J F KENNEDY I CZ K ST LUCIA HEWANORRA B6 W Ticket Number: 78471706813371 Date of Departure: 08/13 Passenger Name: MAGPANTAY/KAREN BLUE Document Type: PASSENGER TICKET	CHICAGO	IL		$1,855.71
08/07/18	AMERICAN EXPRESS TRAVEL DELTA AIR LINES From: To: Carrier: Class: ST LUCIA HEWANORRA ATLANTA HARTSFIELD DL M SEOUL INCHEON INTE DL M MANILA NINOY AQUIN OZ K Ticket Number: 00671706945103 Date of Departure: 08/16 Passenger Name: TUVILLA/MAREMIA Document Type: PASSENGER TICKET	CHICAGO	IL		$2,153.01
08/08/18*	AMEX TRAVEL PURCHASE WITH MR POINTS GOODS AND SERVICES				$2,153.01
08/09/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
08/11/18	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007448233340 Passenger Name: WILKIE/DAVID STEWART Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL		$45.00
08/11/18	VIRGIN AUSTRALIA GMT VIRGIN AUSTRALIA From: To: Carrier: Class: LOS ANGELES INTERN BRISBANE VA V TOWNSVILLE VA V Ticket Number: 7957125457876 Date of Departure: 08/13 Passenger Name: WILKIE/DAVID STEWART Document Type: AGENCY PASSENGER TICKET	UNITED STATES OF AMER			$1,102.11
08/11/18	AMEX TRAVEL.COM 5600410961A 60661 2904-0142-HOTEL HOTEL PBAXP8372091784	800-297-2977	IL		$151.13
08/15/18	HARMONY YACHT SERVICING 758-287-4261	SOUFREIRE ST	LC		$13,158.82
08/16/18	VACATION & CORPORATE RENTALS LIMITED R (758) 452-9404	GROS ISLET	LC	266.90 East Caribbean Dollars	$98.85
08/16/18	CONSOLIDATED FOODS LTD T/A SUPER J 662 Pauline.lucien@cflslu.com	CASTRIES	LC	1,456.30 East Caribbean Dollars	$539.37
08/16/18	GL FOOD MARKET LIMITED 758-457-7000	CASTRIES	LC	190.07 East Caribbean Dollars	$70.40
08/19/18	HARMONY YACHT SERVICING 758-287-4261	SOUFREIRE ST	LC		$6,696.02

ROBERT V HARRISON
Card Ending 1053

				Foreign Spend	Amount
08/19/18	PETROCAN GAS STATION	NANOOSE	CA	32.22 Canadian Dollars	$24.67

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
08/20/18	Interest Charge on Pay Over Time Purchases	$207.21
Total Interest Charged for this Period		**$207.21**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$1,292.55

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$12,197.48	$207.21
Total			**$207.21**

(v) Variable Rate

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

AN/OC/BillingDispute/11-2014

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

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

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does

not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/OC/EFT/11-2014

Notice for residents of Washington State
In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/OC/WA/11-2014

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 07/20/18 Next Closing Date 08/20/18

OPEN SM

Account Ending 2002

New Balance	**$56,416.96**
Minimum Payment Due	**$44,563.33**
Payment Due Date	**08/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 08/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	24 years	$31,167

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $56,416.96.

Membership Rewards® Points
Available and Pending as of 06/30/18
1,016,189
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$21,954.38
Payments/Credits		-$21,954.38
New Charges		+$44,235.33
Fees		+$0.00
New Balance	=	$44,235.33

Pay Over Time Portion		
Previous Balance		$12,319.44
Payments/Credits		-$345.78
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$207.97
New Balance	=	$12,181.63
Minimum Due		$328.00

Account Total	
Previous Balance	**$34,273.82**
Payments/Credits	-$22,300.16
New Charges	+$44,235.33
Fees	+$0.00
Interest Charged	+$207.97
New Balance	**$56,416.96**
Minimum Payment Due	**$44,563.33**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
08/14/18
New Balance
$56,416.96
Minimum Payment Due
$44,563.33

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$20,398.39	-$345.78	-$20,744.17
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$1,555.99	$0.00	-$1,555.99
Total Payments and Credits	**-$21,954.38**	**-$345.78**	**-$22,300.16**

Detail

*Indicates posting date

Payments				**Amount**
07/05/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$20,744.17

Credits			Foreign Spend	**Amount**
06/29/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT		-$1,536.21
07/16/18	DAVID THORNBURN	ATLANTIS MARINA NASSAU BH Arrival Date 07/12/18 Departure Date 07/13/18 00000000 LODGING	19.78 Bahaman Dollars	-$19.78

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$40,371.74	$0.00	$40,371.74
MA REMIA JASTIA 2044	$3,863.59	$0.00	$3,863.59
Total New Charges	**$44,235.33**	**$0.00**	**$44,235.33**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	**Amount**
06/19/18	NAPA 000000001 9545222804	FORT LAUDERDA	FL		$29.13
06/19/18	LAUDERDALE MARINA 954-523-8507	FORT LAUDERDA	FL		$646.42
06/21/18	PARKER YACHT MANAGEMENT 0878 954-763-3660	FORT LAUDERDA	FL		$491.32
06/21/18	DR. WILLIAM CINKILIC 9549637731	HOLLYWOOD	FL		$190.00
06/23/18	CHEVRON 0047250/CHEVRON SERVICE STN	FORT LAUDERDALE	FL		$40.40
06/23/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$10.99
06/25/18	NEW YORK SUPERMARKET - 000000001 9547480065	SUNRISE	FL		$34.33
06/26/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$29.97

Continued on reverse

Detail Continued

				Foreign Spend	Amount
06/26/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$46.86
06/26/18	ACE HARDWARE - FT LAUD 000000001 3057542556	FORT LAUDERDA	FL		$57.22
06/27/18	BAHIA MAR MARINA 954-764-2233	FORT LAUDERDA	FL		$27,761.40
06/29/18	QANTAS AIR LOS ANGELES Qantas Airways From: To: Carrier: Class: TOWNSVILLE BRISBANE QF S LOS ANGELES INTERN QF S MIAMI INTERNATIONA AA S NASSAU INTERNATION AA S Ticket Number: 0817159259773 Passenger Name: WILKIE/DAVID Document Type: PASSENGER TICKET Date of Departure: 07/02	LOS ANGELES	CA		$1,536.21
07/02/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$13.99
07/03/18	BAY STREET MARINA 242-322-4891	NASSAU	BH		$1,770.12
07/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
07/05/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$151.13
07/05/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$241.28
07/06/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$122.30
07/06/18	ATLANTIS ADV DEPOSIT Arrival Date Departure Date 07/11/18 07/14/18 00000000 LODGING CARDEPOSIT	NASSAU	BH	1,015.00 Bahaman Dollars	$1,015.00
07/07/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$203.84
07/08/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$122.30
07/10/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$122.30
07/12/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
07/12/18	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$2,490.39
07/13/18	YACHTCOMPUTING L C 0 YC 11217 33173 PROFESSIONAL SEVICES	MIAMI	FL		$420.00
07/13/18	LYFORD CAY CLUB LODGING	NASSAU	BH		$1,203.30
07/13/18	ATLANTIS MARINA Arrival Date Departure Date 07/12/18 07/13/18 00000000 LODGING	NASSAU	BH	1,205.59 Bahaman Dollars	$1,205.59

Continued on next page

Detail Continued

				Foreign Spend	Amount
MA REMIA JASTIA Card Ending 2044					
				Foreign Spend	**Amount**
06/19/18	PUBLIX 8636881188	FORT LAUDERDALE	FL		$450.14
06/20/18	ACE HARDWARE - FT LAUD 000000001 3057542556	FORT LAUDERDA	FL		$124.36
06/21/18	CHEVRON 0357678/CHEVRON SERVICE STN	FORT LAUDERDALE	FL		$34.26
06/21/18	WAL-MART 2987 2987 DISCOUNT STORE	DAVIE	FL		$312.55
06/25/18	PUBLIX 8636881188	FORT LAUDERDALE	FL		$883.95
06/25/18	TRADER JOE'S #778 QPS 778 626-599-3700	DAVIE	FL		$65.13
06/25/18	FOODTOWN OF DAVIE MARKET 0000000005635 9144502150	DAVIE	FL		$119.73
06/26/18	INTERNATIONAL MARKET & WINE squareup.com/receipts	Fort Lauderdale	FL		$184.62
06/26/18	PUBLIX 8636881188	FORT LAUDERDALE	FL		$732.04
06/26/18	CLARKS OUTLET #817 000000817 8004252757	SUNRISE	FL		$158.97
06/26/18	PUBLIX 9548511000	SUNRISE	FL		$256.72
06/26/18	BATTERIES PLUS 954-306-8563	FORT LAUDERDALE	FL		$52.96
07/02/18	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$488.16

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
07/20/18	Interest Charge on Pay Over Time Purchases	$207.97
Total Interest Charged for this Period		**$207.97**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on reverse

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$1,085.34

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$12,242.04	$207.97
Total			**$207.97**

(v) Variable Rate

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 06/19/18 Next Closing Date 07/20/18

OPEN℠

Account Ending 2002

New Balance	**$34,273.82**
Minimum Payment Due	**$22,280.38**
Payment Due Date	**07/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 07/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	24 years	$31,550

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

See page 2 for important information about your account.

See page 7 for an Important Notice About Changes to Your Cardmember Agreement.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 12 for Important information regarding benefits underwritten by AMEX Assurance Company.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 05/31/18
1,046,686
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$41,694.03
Payments/Credits		-$41,694.03
New Charges		+$21,954.38
Fees		+$0.00
New Balance	=	$21,954.38

Pay Over Time Portion		
Previous Balance		$12,461.09
Payments/Credits		-$347.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$205.35
New Balance	=	$12,319.44
Minimum Due		$326.00

Account Total	
Previous Balance	**$54,155.12**
Payments/Credits	-$42,041.03
New Charges	+$21,954.38
Fees	+$0.00
Interest Charged	+$205.35
New Balance	**$34,273.82**
Minimum Payment Due	**$22,280.38**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
07/14/18

New Balance
$34,273.82

Minimum Payment Due
$22,280.38

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Please note, your preset line is $75,000.00. You have spent $34,273.82.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$41,694.03	-$347.00	-$42,041.03
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**-$41,694.03**	**-$347.00**	**-$42,041.03**

Detail

*Indicates posting date

Payments			Amount
06/14/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$42,041.03

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$21,299.85	$0.00	$21,299.85
MA REMIA JASTIA 2044	$654.53	$0.00	$654.53
Total New Charges	**$21,954.38**	**$0.00**	**$21,954.38**

Detail

DAVID THORNBURN
Card Ending 3018

				Amount
05/22/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$68.45
05/23/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL	$151.75
05/23/18	SIGNATURE MARINE SYSTEMS 0 2202 33315 MARINE RENTALS	FT LAUDERDALE	FL	$3,747.20
05/26/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$10.09
05/26/18	PRESTIGE LIMOUSINES IN 561-451-2100	BOCA RATON	FL	$212.10
05/26/18	PRESTIGE LIMOUSINES IN 561-451-2100	BOCA RATON	FL	$222.30
05/28/18	DOUBLETREE BAHIA DELI DOUBLETREE BAHI 954-764-2233	FT LAUDERDALE	FL	$25.96
05/29/18	MIAMI PARKING AUTHORITY 0162 GOVERNMENT SERVICE	MIAMI	FL	$7.00
05/29/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$218.40
05/31/18	STEEL MARINE TOWING & SALVAGE squareup.com/receipts	Ft Lauderdale	FL	$1,700.00
06/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA	$235.95
06/05/18	MIAMI PARKING AUTHORITY 0162 GOVERNMENT SERVICE	MIAMI	FL	$7.00

Continued on reverse

Detail Continued

				Amount
06/06/18	THE RUSSIAN STORE COMPANY 029740003804 6806 33138 GROCERY STORE	MIAMI	FL	$689.64
06/06/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$81.40
06/06/18	KALINKA DELI 650000007748620 3057059333	SUNNY ISLES	FL	$52.54
06/07/18	K&G MARINE LLC 8778877815	FORT LAUDERDALE	FL	$12,640.00
06/07/18	K&G MARINE LLC 8778877815	FORT LAUDERDALE	FL	$505.60
06/07/18	BEDBATH&BEYOND#0454 454 MISC HOME FURNISHINGS	FT.	FL	$36.00
06/07/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$59.10
06/07/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$28.09
06/08/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$8.59
06/11/18	BOAT OWNERSWAREHOUSE 649012 33315	FT LAUDERDALE	FL	$26.48
06/11/18	BOAT OWNERSWAREHOUSE 649000 33315	FT LAUDERDALE	FL	$24.81
06/12/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA	$180.00
06/13/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$24.00
06/14/18	FIBERGLASS COATINGS INC 43684555614562 9545279200	FORT LAUDERDA	FL	$96.85
06/14/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$15.94
06/18/18	BLUEWATER BOOKS & CHAR 954-763-6533	FT LAUDERDALE	FL	$137.69
06/18/18	ACE HARDWARE - FT LAUD 000000001 3057542556	FORT LAUDERDA	FL	$26.99
06/18/18	BOAT OWNERSWAREHOUSE 650389 33315	FT LAUDERDALE	FL	$59.93

MA REMIA JASTIA
Card Ending 2044

				Amount
06/05/18	FEDERAL MARATHON 00000149872 954-527-9035	FORT LAUDERDALE	FL	$36.07
06/10/18	FEDERAL MARATHON 00000149872 954-527-9035	FORT LAUDERDALE	FL	$36.78
06/11/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$338.30
06/13/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$65.30
06/16/18	L'OCCITANE 888-623-2880	SUNRISE	FL	$178.08

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Interest Charged

		Amount
06/19/18	Interest Charge on Pay Over Time Purchases	$205.35
Total Interest Charged for this Period		**$205.35**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$877.37

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$12,491.11	$205.35
Total			**$205.35**

(v) Variable Rate

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law. Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.

ID 12655

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

> And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you	**Servicing and Collections** If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. **Call monitoring** We may monitor and record any calls between you and us.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Gold Card from American Express will now be known as the American Express Classic Gold Card.
Getting Points & Using Points	We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&Cs: Previously, the feature was known as Select & Pay Later. The feature will now be known as Pay Over Time Select. Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct. Previously, the feature was known as Sign & Travel. The feature will now be known as Pay Over Time Travel.

Summary of Changes, effective August 1, 2018	
Using Points - Transferring Points to Frequent Customer Programs	SPG® has announced changes to its loyalty program and how its members will earn Starpoints: Starpoints will be referred to as points. These points do not refer to Membership Rewards points. On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes. To align with this, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be transferred at a 1:1 ratio into the Starwood Preferred Guest® program and can be transferred in increments of 1,000 points.

Summary of Changes, effective September 1, 2018	
Using Points - Shop with Points at Amazon.com	We are making enhancements on how your eligible purchases made at **Amazon.com**, using only points or a combination of points and your Card, will appear on your billing statement.

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Gold Card from American Express, located in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

GETTING POINTS: USING YOUR CARD

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:
- Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:
- Extended Payment Option
- Eligible American Express Credit Card purchases

USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE

In the *Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere* sub-section of the *Using Points* section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. **Effective August 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest®: 1,000 Membership Rewards=333 Starpoints®", will be deleted in its entirety.

D. **Effective September 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: SHOP WITH POINTS AT AMAZON.COM

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

Ordering

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a $500 purchase and elect to cover $300 of that purchase with points, American Express will:

Charge your Card account $300,
Apply a $300 credit to your Card account, and
After your purchase ships, charge your Card account $200.

Returning products purchased at Amazon.com

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.

Business Platinum Card®

OPEN SM

Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty[1]

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.

If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of $10,000; not to exceed $50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection[2]

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit **americanexpress.com/benefitsguide.**

ID 12648

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[1]Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

[2]Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 06/19/18

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 05/20/18 Next Closing Date 06/19/18

OPEN SM

Account Ending 2002

New Balance	**$54,155.12**
Minimum Payment Due	**$42,041.03**
Payment Due Date	**06/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 06/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	24 years	$31,645

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

See page 2 for important information about your account.

Please note, your preset line is $75,000.00. You have spent $54,155.12.

Membership Rewards® Points
Available and Pending as of 04/30/18
1,039,929
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$40,665.17
Payments/Credits		-$40,665.17
New Charges		+$41,694.03
Fees		+$0.00
New Balance	=	$41,694.03

Pay Over Time Portion

Previous Balance		$13,551.85
Payments/Credits		-$1,314.90
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$224.14
New Balance	=	$12,461.09
Minimum Due		$347.00

Account Total

Previous Balance	**$54,217.02**
Payments/Credits	-$41,980.07
New Charges	+$41,694.03
Fees	+$0.00
Interest Charged	+$224.14
New Balance	**$54,155.12**
Minimum Payment Due	**$42,041.03**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
06/14/18

New Balance
$54,155.12

Minimum Payment Due
$42,041.03

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$32,616.36	-$1,314.90	-$33,931.26
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$8,048.81	$0.00	-$8,048.81
Total Payments and Credits	**-$40,665.17**	**-$1,314.90**	**-$41,980.07**

Detail

*Indicates posting date

Payments			**Amount**
05/14/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$33,931.26
Credits			**Amount**
04/20/18	DAVID THORNBURN	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$26.45
05/04/18	DAVID THORNBURN	K&G MARINE LLC FORT LAUDERDALE FL 8778877815	-$7,000.00
05/07/18	DAVID THORNBURN	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-$61.46
05/18/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$960.90

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$35,448.95	$0.00	$35,448.95
MA REMIA JASTIA 2044	$6,245.08	$0.00	$6,245.08
Total New Charges	**$41,694.03**	**$0.00**	**$41,694.03**

Detail

DAVID THORNBURN
Card Ending 3018

				Amount
04/18/18	METALPLATE GALVANIZING LP 628007002613 904-768-6330	JACKSONVILLE	FL	$1,158.72
04/19/18	ACE HARDWARE - FT LAUD 000000001 3057542556	FORT LAUDERDA	FL	$74.18
04/19/18	ACE HARDWARE - FT LAUD 000000001 3057542556	FORT LAUDERDA	FL	$34.95
04/20/18	ALL AMERICAN TOOL CO TE 13700100105504 954-525-8665	FORT LAUDERDA	FL	$37.55
04/21/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$189.14
04/23/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$23.98
04/23/18	THE UPS STORE #6759 OFFICE SUPPLY STORE	FORT LAUDERDA	FL	$13.63

Continued on reverse

Detail Continued

				Amount
04/24/18	IN *STATESIDE COMMERCIAL MARI NAFIUHMFMQC450A2W33020	HOLLYWOOD	FL	$875.00
04/25/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$22.14
04/25/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$165.30
04/26/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$100.17
04/26/18	TEXACO 0302968/CHEVRON SERVICE STN	FORT LAUDERDALE	FL	$32.63
04/28/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$112.34
05/02/18	TEXACO 0302968/CHEVRON SERVICE STN	FORT LAUDERDALE	FL	$31.27
05/02/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$15.88
05/02/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$91.45
05/02/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$36.82
05/03/18	IN *MOONDOG DIVE OUTFITTERS 9840 33316	FORT LAUDREDALE	FL	$1,923.67
05/04/18	K&G MARINE LLC 8778877815	FORT LAUDERDALE	FL	$7,000.00
05/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA	$235.95
05/04/18	K&G MARINE 286000000295337 KGMARINESOLUTIONS@HOTMAIL	FORT LAUDERDA	FL	$7,000.00
05/04/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$18.99
05/05/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$48.61
05/07/18	TEXACO 0302968/CHEVRON SERVICE STN	FORT LAUDERDALE	FL	$15.74
05/07/18	TEXACO 0302968/CHEVRON SERVICE STN	FORT LAUDERDALE	FL	$27.96
05/07/18	BOAT OWNERSWAREHOUSE 641721 33315	FT LAUDERDALE	FL	$21.19
05/07/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL	$127.10
05/08/18	IRIS USA 8003204747	PLEASANT PRAIRIE	WI	$35.97
05/08/18	ALL AMERICAN TOOL CO TE 13700100105504 954-525-8665	FORT LAUDERDA	FL	$47.51
05/08/18	ALL AMERICAN TOOL CO TE 13700100105504 954-525-8665	FORT LAUDERDA	FL	$202.14
05/09/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$25.40
05/09/18	AERO HARDWARE & SUPP ELECTRICAL EQUIPMENT	SUNRISE	FL	$161.63
05/10/18	W & O SUPPLY /VAC 000000001 GASKETS 322262	JACKSONVILLE	FL	$230.02
05/10/18	BOAT OWNERSWAREHOUSE 642482 33315	FT LAUDERDALE	FL	$55.59
05/10/18	WEST MARINE BOAT DEALER	FORT LAUDERDALE	FL	$243.78

Continued on next page

Detail Continued

				Amount
05/11/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA	$180.00
05/11/18	DME 954-763-3005	FORT LAUDERDA	FL	$710.57
05/12/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$60.59
05/13/18	THE HOME DEPOT 800-654-0688	DAVIE	FL	$18.96
05/14/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$44.76
05/14/18	OFFICE DEPOT #2383 000002383 8004633768 TAPE,PACKAGING,OD,3/PK BOX,PRESTO,LTR/LGL,FF,2P,WHT	FT LAUDERDALE	FL	$36.34
05/15/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$68.52
05/15/18	FIBERGLASS COATINGS INC 43684555614562 9545279200	FORT LAUDERDA	FL	$46.35
05/15/18	FIBERGLASS COATINGS INC 43684555614562 9545279200	FORT LAUDERDA	FL	$15.18
05/16/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$8.47
05/16/18	01FLFT1 FT LAUDERDALEFL FLFT171858 33315 ORD FLFT171858 ;REQ DAVID THORNBURN IT1 7/8-9 x 4 G;UPI 5.3400;QTY6 IT2 7/8-9 x 4 G;UPI 5.3400;QTY4 FRT 0.00;HDL 0.00;ITM7	FT LAUDERDALE	FL	$80.19
05/16/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$39.58
05/16/18	MICROSOFT*MICROSOFT *OFFICE 365 DIGITAL GOODS: MEDIA	REDMOND		$70.69
05/17/18	AMERICAN EXPRESS TRAVEL EVA AIRWAYS	CHICAGO	IL	$960.90

From:	To:	Carrier:	Class:
FT LAUDERDALE/HOLL	N.Y. J F KENNEDY I	B6	M
	TAIWAN TAOYUAN INT	BR	S
	MANILA NINOY AQUIN	BR	S

Ticket Number: 69571470302784
Passenger Name: TUVILLA/GREGOR
Document Type: PASSENGER TICKET
Date of Departure: 05/20

05/17/18	O P YACHT SERVICES CORP 0818 954-929-4229	FORT LAUDERDA	FL	$7,587.83
05/17/18	PARKER YACHT MANAGEMENT 0878 954-763-3660	FORT LAUDERDA	FL	$5,048.10
05/17/18	TEXACO 0302968/CHEVRON SERVICE STN	FORT LAUDERDALE	FL	$35.52

MA REMIA JASTIA
Card Ending 2044

				Amount
04/19/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$379.31
04/19/18	SMALLWOODS INC 948907972003215 (954)523-2282	FORT LAUDERDA	FL	$233.20
04/24/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$613.72

Continued on reverse

Detail Continued

				Amount
04/24/18	CULINARY CONVENIENCE 650000008052220 9545250011	FORT LAUDERDA	FL	$307.08
04/30/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$264.42
05/02/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$135.44
05/03/18	HEALTH MED CENTER squareup.com/receipts	Fort Lauderdale	FL	$490.00
05/04/18	WAL-MART 2987 2987 DISCOUNT STORE	DAVIE	FL	$437.83
05/04/18	ACE HARDWARE - FT LAUD 000000001 3057542556	FORT LAUDERDA	FL	$218.20
05/04/18	SOUTHPORT ASIA MART 0000 954-530-1118	FORT LAUDERDA	FL	$201.06
05/07/18	WEST MARINE BOAT DEALER	FORT LAUDERDALE	FL	$105.99
05/07/18	WEST MARINE BOAT DEALER	FORT LAUDERDALE	FL	$196.09
05/08/18	SAFEWAY STORE 4319 GROCERY STORE	OAKLAND PARK	FL	$399.71
05/09/18	PUBLIX 8636881188	FORT LAUDERDALE	FL	$780.27
05/15/18	BEDBATH&BEYOND#0454 454 MISC HOME FURNISHINGS	FT.	FL	$181.16
05/17/18	TOTAL WINE AND MORE 904 TOTAL WINE AND 855-328-9463	FORT LAUDERDALE	FL	$112.27
05/17/18	TRADER JOE'S #776 QPS 776 626-599-3700	FT LAUDERDALE	FL	$50.47
05/17/18	ENCHANTMENT FLORIST ENCHANTMENT FLO 9547611757	FT LAUDERDALE	FL	$275.99
05/18/18	SAFEWAY STORE 4319 GROCERY STORE	OAKLAND PARK	FL	$545.83
05/18/18	PUBLIX 9544919330	OAKLAND PARK	FL	$317.04

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
05/20/18	Interest Charge on Pay Over Time Purchases	$224.14
Total Interest Charged for this Period		**$224.14**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on next page

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$672.02

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.74% (v)	$13,365.00	$224.14
Total			**$224.14**

(v) Variable Rate

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 05/20/18

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 04/19/18 Next Closing Date 05/20/18

OPEN℠

Account Ending 2002

New Balance	**$54,217.02**
Minimum Payment Due	**$41,019.17**
Payment Due Date	**05/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 05/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	24 years	$34,577

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $54,217.02.

Membership Rewards® Points
Available and Pending as of 03/31/18
981,018
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$31,130.21
Payments/Credits		-$31,130.21
New Charges		+$40,665.17
Fees		+$0.00
New Balance	=	$40,665.17

Pay Over Time Portion

Previous Balance		$13,893.71
Payments/Credits		-$562.63
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$220.77
New Balance	=	$13,551.85
Minimum Due		$354.00

Account Total

Previous Balance	**$45,023.92**
Payments/Credits	-$31,692.84
New Charges	+$40,665.17
Fees	+$0.00
Interest Charged	+$220.77
New Balance	**$54,217.02**
Minimum Payment Due	**$41,019.17**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
05/14/18
New Balance
$54,217.02
Minimum Payment Due
$41,019.17

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$30,916.59	-$562.63	-$31,479.22
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	-$213.62	$0.00	-$213.62
Total Payments and Credits	**-$31,130.21**	**-$562.63**	**-$31,692.84**

Detail

*Indicates posting date

Payments			**Amount**
03/28/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
04/02/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$21,479.22
Credits			**Amount**
03/27/18	DAVID THORNBURN	Amazon Prime Amazon.com WA SUBSCRIPTIONS	-$14.99
04/12/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$198.63

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$39,074.48	$0.00	$39,074.48
MA REMIA JASTIA 2044	$1,590.69	$0.00	$1,590.69
Total New Charges	**$40,665.17**	**$0.00**	**$40,665.17**

Detail

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
03/20/18	CAMPER AND NICHOLSONS GRE 473-405-1960	ST GEORGE'S	GR	10,908.31 East Caribbean Dollars	$4,055.13
03/26/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		$14.99
03/27/18	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$19,649.62
03/28/18	CAMPER AND NICHOLSONS GRE 473-405-1960	ST GEORGE'S	GR	3,305.95 East Caribbean Dollars	$1,228.98
03/30/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$47.98
03/30/18	ROPE INC 620000100027791 ALLAN@NANCEANDUNDERWOOD.C	FORT LAUDERDA	FL		$8,386.86
03/30/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$96.98
03/30/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$40.70
04/01/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$35.54

Continued on reverse

Detail Continued

				Foreign Spend	Amount
04/04/18	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$235.95
04/07/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL		$7.41
04/10/18	84 THAI FOOD 954-462-5105	FT LAUDERDALE	FL		$201.42
04/10/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$11.00
04/10/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$41.44
04/11/18	PACIFIC COASTAL AIRLINES EXPEDIA INC PACIFIC COASTAL AIRLINES From: To: Carrier: Class: CAMPBELL RIVER MUN VANCOUVER INTERNAT 8P B Ticket Number: 9057135304310 Date of Departure: 04/15 Passenger Name: TALLING/DAVID Document Type: AGENCY PASSENGER TICKET	UNITED STATES OF AMER			$142.40
04/11/18	AMERICAN EXPRESS TRAVEL DELTA AIR LINES From: To: Carrier: Class: VANCOUVER INTERNAT ATLANTA HARTSFIELD DL V FT LAUDERDALE/HOLL DL V Ticket Number: 00671353012186 Date of Departure: 04/15 Passenger Name: TALLING/DAVID Document Type: PASSENGER TICKET	CHICAGO	IL		$198.63
04/11/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$42.38
04/11/18	STEEL MARINE TOWING & SALVAGE squareup.com/receipts	Pompano Beach	FL		$1,700.00
04/11/18	EXPEDIA 7344433077846 TRAVEL	EXPEDIA.COM	WA		$22.00
04/11/18	W & O SUPPLY /VAC 000000001 WILL CALL 322262	JACKSONVILLE	FL		$126.84
04/11/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110	SUNNYVALE	CA		$180.00
04/12/18	CHEVRON 0047269/CHEVRON SERVICE STN	DANIA	FL		$51.58
04/12/18	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL		$33.87
04/13/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$68.33
04/14/18	TEXACO 0302968/CHEVRON SERVICE STN	FORT LAUDERDALE	FL		$32.07
04/14/18	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL		$476.35
04/14/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$26.45
04/17/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$297.92
04/17/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$211.96
04/17/18	SEAFARER MARINE 00-09508136224 MARINE SERVICE/SUPPLY	FT LAUDERDALE	FL		$144.16
04/17/18	ALL AMERICAN TOOL CO TE 13700100105504 954-525-8665	FORT LAUDERDA	FL		$30.58
04/17/18	RESTAURANT DEPOT 458 954-577-0470	DAVIE	FL		$198.00

Continued on next page

Detail Continued

				Foreign Spend	Amount
04/18/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$88.30
04/18/18	WEST MARINE BOAT DEALER	FORT LAUDERDALE	FL		$423.96
04/18/18	INGHAM ENGINEERING 9545255151	9545255151	FL		$524.70

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
04/05/18	LUKFUEL POLISHING SOLUTIO 739292500301 (305)432-3487	FORT LAUDERDA	FL		$927.50
04/10/18	PUBLIX 8636881188	FORT LAUDERDALE	FL		$179.26
04/10/18	SOUTHPORT ASIA MART 0000 954-530-1118	FORT LAUDERDA	FL		$47.95
04/10/18	WAL-MART SUPERCENTER#2946 2946 DISCOUNT STORE	FORT LAUDERDALE	FL		$189.00
04/16/18	THE INDIAN HARBOR 754-200-4891	FT LAUDERDALE	FL		$246.98

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
04/19/18	Interest Charge on Pay Over Time Purchases	$220.77
Total Interest Charged for this Period		**$220.77**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$447.88

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.74% (v)	$13,602.79	$220.77
Total			**$220.77**

(v) Variable Rate

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 04/19/18

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 03/20/18 Next Closing Date 04/19/18

OPEN℠

Account Ending 2002

New Balance	**$45,023.92**
Minimum Payment Due	**$31,494.21**
Payment Due Date	**04/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 04/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	25 years	$35,200

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

See page 2 for important information about your account.

See page 6 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 7 for Important Changes to Your Account Benefits.

Please note, your preset line is $75,000.00. You have spent $45,023.92.

Membership Rewards® Points
Available and Pending as of 02/28/18
855,514
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$11,911.00
Payments/Credits		-$11,911.00
New Charges		+$31,130.21
Fees		+$0.00
New Balance	=	$31,130.21

Pay Over Time Portion		
Previous Balance		$10,832.16
Payments/Credits		-$2,817.27
New Charges		+$5,651.71
Fees		+$0.00
Interest Charged		+$227.11
New Balance	=	$13,893.71
Minimum Due		$364.00

Account Total	
Previous Balance	**$22,743.16**
Payments/Credits	-$14,728.27
New Charges	+$36,781.92
Fees	+$0.00
Interest Charged	+$227.11
New Balance	**$45,023.92**
Minimum Payment Due	**$31,494.21**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
04/14/18
New Balance
$45,023.92
Minimum Payment Due
$31,494.21

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$11,911.00	-$80.64	-$11,991.64
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	$0.00	-$2,736.63	-$2,736.63
Total Payments and Credits	**-$11,911.00**	**-$2,817.27**	**-$14,728.27**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments				**Amount**
03/14/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$11,991.64

Credits			Foreign Spend	**Amount**
02/20/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB		-$1,370.61 ♦
02/21/18	DAVID THORNBURN	AVIS RENT A CAR PIARCO TT AUTOMOBILE RENTAL OPEN EXTENDED PAYMENT OPTION LB	6,172.84 Trinidad and Tobag Dollars	-$920.06 ♦
02/27/18	DAVID THORNBURN	AVIS RENT A CAR PIARCO TT AUTOMOBILE RENTAL OPEN EXTENDED PAYMENT OPTION LB	3,000.00 Trinidad and Tobag Dollars	-$445.96 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$31,080.77	$5,651.71	$36,732.48
MA REMIA JASTIA 2044	$49.44	$0.00	$49.44
Total New Charges	**$31,130.21**	**$5,651.71**	**$36,781.92**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	**Amount**
02/19/18	GLOBAL MARINE 281-5834494 FL OPEN EXTENDED PAYMENT OPTION LB				$1,550.00 ♦
02/19/18	GMT FT LAUDERDALE FL				$45.00
02/19/18	GMT FT LAUDERDALE FL OPEN EXTENDED PAYMENT OPTION LB				$138.84 ♦
02/19/18	GMT TRAVEL AGENCY SERVICE Ticket Number: 89007164461644 Passenger Name: DUMDUM/JUNE FRITTZIE Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL		$45.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/19/18	AMERICAN EXPRESS TRAVEL PHILIPPINE AIRLINES From: PORT OF SPAIN To: MIAMI INTERNATIONA / LOS ANGELES INTERN / MANILA NINOY AQUIN Carrier: AA / AA / PR Class: S / V / K Ticket Number: 07970493945724 Date of Departure: 02/26 Passenger Name: MAGPANTAY/KAREN Document Type: PASSENGER TICKET	CHICAGO	IL		$1,370.61
02/19/18	CAMPER AND NICHOLSONS GRE 473-405-1960 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	447.12 East Caribbean Dollars	$166.22 ♦
02/20/18	CARIBBEAN AIRLINES CARIBBEAN AIRLINES OPEN EXTENDED PAYMENT OPTION LB	PIARCO	TT		$242.40 ♦
02/21/18	PRICESMART TRINIDAD PORT OF SPAIN GROCERY STORE OPEN EXTENDED PAYMENT OPTION LB	PORT OF SPAIN	TT	3,948.35 Trinidad and Tobag Dollars	$588.50 ♦
02/21/18	PRICESMART TRINIDAD PORT OF SPAIN GROCERY STORE OPEN EXTENDED PAYMENT OPTION LB	PORT OF SPAIN	TT	2,752.05 Trinidad and Tobag Dollars	$410.19 ♦
02/21/18	AVIS RENT A CAR AUTOMOBILE RENTAL OPEN EXTENDED PAYMENT OPTION LB	PIARCO	TT	6,575.61 Trinidad and Tobag Dollars	$980.09 ♦
02/22/18	PRICESMART TRINIDAD PORT OF SPAIN GROCERY STORE OPEN EXTENDED PAYMENT OPTION LB	PORT OF SPAIN	TT	6,092.32 Trinidad and Tobag Dollars	$905.32 ♦
02/23/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422 OPEN EXTENDED PAYMENT OPTION LB	TAMARAC	FL		$127.09 ♦
02/26/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		$14.99
03/02/18	SOL EC LIMITED 308230711108511 GAS STATION	ST. GEORGES	GR	78,617.10 East Caribbean Dollars	$29,225.69
03/04/18	DIRECTV SERVICE WWW.DIRECTV.COM OPEN EXTENDED PAYMENT OPTION LB	800-347-3288	CA		$235.95 ♦
03/07/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110 OPEN EXTENDED PAYMENT OPTION LB	SUNNYVALE	CA		$180.00 ♦
03/09/18	DAN SERVICES DAN SERVICES DURHAM	DURHAM	NC		$110.00
03/14/18	MICROSOFT *STORE 0000 Z20JMKRQITE0 06831	MSBILL.INFO	WA		$70.69
03/14/18	SIMMS FISHING PRODUCTS 0181 406-922-1224	BOZEMAN	MT		$189.87
03/16/18	DFRG Rouge Grenada Limited St. George' 1-473-444-2549	St. George's	GR	24.00 East Caribbean Dollars	$8.92
03/20/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422 OPEN EXTENDED PAYMENT OPTION LB	TAMARAC	FL		$127.11 ♦

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
03/15/18	DFRG Rouge Grenada Limited St. George' 1-473-444-2549	St. George's	GR	133.00 East Caribbean Dollars	$49.44

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
03/20/18	Interest Charge on Pay Over Time Purchases	$227.11
Total Interest Charged for this Period		**$227.11**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$227.11

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$13,290.45	$227.11
Total			**$227.11**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $13,700.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Business Platinum Card®

OPEN℠

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: Purchases of cash equivalents Person-to-person payments

ID12560

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

Purchases of cash equivalents
Person-to-person payments

Important Changes to the OPEN Savings® Program

Effective June 1, 2018, the OPEN Savings program will no longer be available on your Business Card. You can view savings and rewards opportunities for business purchases, including offers from FedEx, in Amex Offers, which you can access by logging into your American Express online account at **americanexpress.com**.

ID12562

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 03/20/18

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 02/16/18 Next Closing Date 03/20/18

OPEN℠

Account Ending 2002

New Balance	**$22,743.16**
Minimum Payment Due	**$12,019.00**
Payment Due Date	**03/14/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 03/14/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	23 years	$27,423

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

See page 2 for important information about your account.

American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as **American Express National Bank** ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit **americanexpress.com/privacycenter**.

See page 7 for Important Information about Your Account.

See Page 9 for an Important Notice About a Change to Your Cardmember Agreement.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 01/31/18
1,011,116
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$66,112.50
Payments/Credits		-$66,112.50
New Charges		+$11,011.00
Fees		+$900.00
New Balance	=	$11,911.00

Pay Over Time Portion		
Previous Balance		$0.00
Payments/Credits		-$725.08
New Charges		+$11,557.24
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$10,832.16
Minimum Due		$108.00

Account Total	
Previous Balance	**$66,112.50**
Payments/Credits	-$66,837.58
New Charges	+$22,568.24
Fees	+$900.00
Interest Charged	+$0.00
New Balance	**$22,743.16**
Minimum Payment Due	**$12,019.00**

Days in Billing Period: 28

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

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open.com/pbc

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Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
03/14/18
New Balance
$22,743.16
Minimum Payment Due
$12,019.00

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Please note, your preset line is $75,000.00. You have spent $22,743.16.

Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$66,112.50	$0.00	-$66,112.50
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 3018	$0.00	-$725.08	-$725.08
Total Payments and Credits	**-$66,112.50**	**-$725.08**	**-$66,837.58**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments			**Amount**
01/22/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$15,000.00
02/02/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$51,112.50
Credits			**Amount**
02/03/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$168.74 ♦
02/03/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$138.52 ♦
02/04/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$234.42 ♦
02/04/18*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$183.40 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$11,011.00	$11,557.24	$22,568.24
Total New Charges	**$11,011.00**	**$11,557.24**	**$22,568.24**

Detail

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	**Amount**
01/19/18	GARMININTL ELECTRICAL EQUIPMENT OPEN EXTENDED PAYMENT OPTION LB	OLATHE			$149.99 ♦
01/19/18	PORT LOUIS TRADING LTD 473-439-0000	ST GEORGE'S	GR		$70.00

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/25/18	GLOSSY BAY MARINA LIMITED Arrival Date 01/25/18 Departure Date 01/25/18 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	KINGSTOWN	VC		$602.82 ♦
01/26/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		$14.99
01/30/18	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422 OPEN EXTENDED PAYMENT OPTION LB	TAMARAC	FL		$127.10 ♦
01/30/18	CAMPER AND NICHOLSONS GRE 473-405-1960 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	270.00 East Caribbean Dollars	$100.00 ♦
01/31/18	CAMPER AND NICHOLSONS GRE 473-405-1960 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	1,251.49 East Caribbean Dollars	$465.24 ♦
02/02/18	GLOBAL MARINE 281-5834494 FL OPEN EXTENDED PAYMENT OPTION LB				$1,034.00 ♦
02/02/18	GLOBAL MARINE 281-5834494 FL OPEN EXTENDED PAYMENT OPTION LB				$494.00 ♦
02/02/18	GLOBAL MARINE 281-5834494 FL OPEN EXTENDED PAYMENT OPTION LB				$450.00 ♦
02/02/18	GLOBAL MARINE 281-5834494 FL OPEN EXTENDED PAYMENT OPTION LB				$1,214.00 ♦
02/02/18	AMEX TRAVEL.COM 5534129331A 60661 OPEN EXTENDED PAYMENT OPTION LB	800-297-2977	IL		$138.52 ♦
02/02/18	AMEX TRAVEL.COM 5534189691A 60661 OPEN EXTENDED PAYMENT OPTION LB	800-297-2977	IL		$168.74 ♦
02/03/18	AMERICAN EXPRESS TRAVEL JETBLUE From: FT LAUDERDALE/HOLL To: PORT OF SPAIN Ticket Number: 27970446394903 Passenger Name: VOLSCHENCK/MARCO Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	CHICAGO Carrier: B6 Class: Z Date of Departure: 02/14	IL		$183.40 ♦
02/03/18	AMEX TRAVEL.COM 5534482461A 60661 OPEN EXTENDED PAYMENT OPTION LB	800-297-2977	IL		$234.42 ♦
02/03/18	VICTORY BAR RESTAURANT 473-435-7263 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	582.68 East Caribbean Dollars	$215.81 ♦
02/04/18	DIRECTV SERVICE WWW.DIRECTV.COM OPEN EXTENDED PAYMENT OPTION LB	800-347-3288	CA		$235.95 ♦
02/04/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		$99.00
02/05/18	MCLAUGHLIN MARINE ELECTR 0219 954-975-2112 OPEN EXTENDED PAYMENT OPTION LB	POMPANO BEACH	FL		$1,796.70 ♦
02/06/18	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$10,827.01

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/06/18	IN *A-1 MARINE SERVICE 9545226100 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$1,028.54 ♦
02/06/18	CAMPER AND NICHOLSONS GRE 473-405-1960 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	3,305.94 East Caribbean Dollars	$1,228.97 ♦
02/07/18	ADOBE *PHOTOGPHY PLSAN JOSE CA OPEN EXTENDED PAYMENT OPTION LB				$121.08 ♦
02/13/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110 OPEN EXTENDED PAYMENT OPTION LB	SUNNYVALE	CA		$180.00 ♦
02/14/18	AVIS RENT A CAR AUTOMOBILE RENTAL OPEN EXTENDED PAYMENT OPTION LB	PIARCO	TT	9,345.68 Trinidad and Tobag Dollars	$1,387.96 ♦

Fees

			Amount
02/16/18	CHRISTOPHER POLLEY	ANNUAL MEMBERSHIP FEE	$300.00
02/16/18	MA REMIA JASTIA	ANNUAL MEMBERSHIP FEE	$300.00
02/16/18	ROBERT V HARRISON	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$900.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$900.00
Total Interest in 2018	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $13,700.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Interest Charges on Pay Over Time Balances

Your Card Member Agreement provides that we charge interest on transactions placed in the Pay Over Time balance beginning on the transaction date until they are paid. In the past we have offered a grace period to Card Members who paid their balance in full after carrying a balance for one month. Starting with statements issued in May, we will no longer offer this grace period and we will enforce the provisions of the Card Member Agreement regarding when we charge interest.

We'd like to remind you of ways to help minimize interest charges on Pay Over Time balances. If you pay the balance on your account in full each month, you will not incur any interest on transactions placed in a Pay Over Time balance. However, if you choose to carry a Pay Over Time balance past your next closing date, you will be charged interest on that balance until the total account balance is paid in full. The sooner you pay off a Pay Over Time balance, the less interest you will incur.

ID12534

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
Determining the Prime Rate	Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period. Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.

ID12553

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

> We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

> We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 02/16/18

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 01/19/18 Next Closing Date 02/16/18

OPEN℠

Account Ending 2002

New Balance	**$66,112.50**
Please Pay By	**02/04/18 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $75,000.00. You have spent $66,112.50.

Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at **americanexpress.com**.

Membership Rewards® Points

Available and Pending as of 12/31/17
738,545

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$41,912.07
Payments/Credits		-$110,449.73
New Charges		+$134,650.16
Fees		+$0.00
New Balance	=	$66,112.50

Pay Over Time Portion		
Previous Balance		$0.00
Payments/Credits		-$21,462.34
New Charges		+$21,462.34
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$0.00
Minimum Due		$0.00

Account Total	
Previous Balance	**$41,912.07**
Payments/Credits	-$131,912.07
New Charges	+$156,112.50
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$66,112.50**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
02/04/18

Amount Due
$66,112.50

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$110,449.73	-$21,462.34	-$131,912.07
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**-$110,449.73**	**-$21,462.34**	**-$131,912.07**

Detail

*Indicates posting date

Payments			Amount
01/03/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$41,912.07
01/10/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$90,000.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 3018	$133,578.96	$16,187.53	$149,766.49
CHRISTOPHER POLLEY 2036	$140.66	$4,721.77	$4,862.43
MA REMIA JASTIA 2044	$930.54	$553.04	$1,483.58
Total New Charges	**$134,650.16**	**$21,462.34**	**$156,112.50**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

DAVID THORNBURN
Card Ending 3018

				Foreign Spend	Amount
12/20/17	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL		$9.50
12/20/17	THE RUSSIAN STORE COMPANY 029740003804 9799 33138 GROCERY STORE OPEN EXTENDED PAYMENT OPTION LB	MIAMI	FL		$606.02 ♦
12/21/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$34.62
12/21/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$7.94
12/21/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$485.00 ♦
12/21/17	FEDERAL MARATHON 00000149872 954-527-9035 Description Price GAS/MSC96 13209872 $23.37	FORT LAUDERDALE	FL		$23.37
12/22/17	RED WING SHOES SHOE STORE OPEN EXTENDED PAYMENT OPTION LB	SUNRISE	FL		$201.39 ♦
12/24/17	RUBY CHEN`S RESTAURANT USFC33315	FORT LAUDERDA	FL		$51.30
12/26/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$42.77

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
12/26/17	BOAT OWNERSWAREHOUSE 612221 33315	FT LAUDERDALE	FL		$7.38
12/26/17	WEST MARINE BOAT DEALER Description GOODS - SERVICES	FORT LAUDERDALE	FL		$51.54
12/26/17	AMAZON.COM MERCHANDISE OPEN EXTENDED PAYMENT OPTION LB	AMZN.COM/BILL	WA		$423.99 ♦
12/27/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$149.45 ♦
12/27/17	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422 OPEN EXTENDED PAYMENT OPTION LB	TAMARAC	FL		$254.20 ♦
12/27/17	MIA PARKING PLAZA 0029 305-876-7599 Description RETAIL	MIAMI	FL		$2.00
12/27/17	K G MARINE LLC 0000 954-867-4843 Description MISCELLANEOUS REPAI OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$5,800.00 ♦
12/27/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$32.00
12/27/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$42.87
12/28/17	RACETRAC FORT LAUDERDALE FL				$41.53
12/28/17	SEAFARER MARINE 00-FT LAUDERDALE FL				$45.79
12/28/17	AMAZON.COM AMZN.COM/BILL WA				$42.28
12/28/17	AMAZON.COM AMZN.COM/BILL WA OPEN EXTENDED PAYMENT OPTION LB				$280.67 ♦
01/03/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$8.47
01/03/18	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$2,001.41
01/03/18	TEXACO 0302968/CHEVRON SERVICE STN Description CHEVRON TAX	FORT LAUDERDALE	FL		$30.97
01/03/18	JERRYS MARINE SERVICE 000000001 9545250311 Description REFER TO RECEIPT	FORT LAUDERDA	FL		$95.61
01/03/18	BOAT OWNERSWAREHOUSE 613755 33315	FT LAUDERDALE	FL		$15.87
01/03/18	BESTBUYCOM805525307744 50300009944 888-BESTBUY Description ELECTRONIC S OPEN EXTENDED PAYMENT OPTION LB	RICHFIELD	MN		$270.29 ♦
01/03/18	O P YACHT SERVICES CORP 0818 954-929-4229 Description MISCELLANEOUS REPAI	FORT LAUDERDA	FL		$7,537.54

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/04/18	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$31.23
01/04/18	DIRECTV SERVICE WWW.DIRECTV.COM OPEN EXTENDED PAYMENT OPTION LB	800-347-3288	CA		$227.95 ♦
01/04/18	PETERSON FUEL 954-764-0769	FT LAUDERDALE	FL		$20,866.23
01/04/18	TSUKURO 650000009109599 9545231407 TIP $99.80	FORT LAUDERDA	FL		$850.00
01/04/18	BOAT OWNERSWAREHOUSE 613881 33315	FT LAUDERDALE	FL		$98.53
01/04/18	MARITRON INC 0389 954-929-6588 Description PROTECTION/SECURITY	FORT LAUDERDA	FL		$1,206.44
01/04/18	BOYE S GAS SERVICE INC 628040003875614 954-763-4545	FORT LAUDERDA	FL		$39.00
01/05/18	IN *G&H MARINE CANVAS INC. 7542044372	FORT LAUDERDALE	FL		$4,437.70
01/05/18	DH MARINE ENGINEERING OF FLORIDA squareup.com/receipts	Fort Lauderdale	FL		$13,259.54
01/05/18	PAYPAL *VETTWRECKS 402-935-7733 Description USED PARTS - MOTOR OPEN EXTENDED PAYMENT OPTION LB	4029357733	MD		$199.00 ♦
01/05/18	SOUTHERN CROSS BOATWORKS 0 BLUE STAR 33315 AUTO SERVICES	FT LAUDERDALE	FL		$32,807.00
01/06/18	BOAT OWNERSWAREHOUSE 614283 33315	FT LAUDERDALE	FL		$24.32
01/06/18	WEST MARINE BOAT DEALER Description GOODS - SERVICES	FORT LAUDERDALE	FL		$10.58
01/07/18	LAUDERDALE MARINA 954-523-8507	FORT LAUDERDA	FL		$730.02
01/07/18	NEW YORK SUPERMARKET - 000000001 9547480065 Description REFER TO RECEIPT	SUNRISE	FL		$44.44
01/07/18	WINN DIXIE 8775299466 Description Price GROCERY STORES $36.73	FORT LAUDERDALE	FL		$36.73
01/08/18	BLUEWATER BOOKS & CHAR 954-763-6533	FT LAUDERDALE	FL		$528.34
01/08/18	GFS STORE #0753 000000753 8009686525 GROCERY STORES	FT LAUDERDALE	FL		$15.46
01/08/18	MYAVANGATE.COM 8882471614 67274469 94065 AVNGATE*TUXERA.COM	REDWOOD CITY	CA		$31.00

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/08/18	CBP-PT EVERGLADES-1 452030001 00010201081000034 46278 GVMNT SCVS	FORT LAUDERDA	FL		$37.00
01/10/18	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$8,157.62
01/10/18	LAUDERDALE MARINE CENTER 9547130333	954-7130333	FL		$40,198.02
01/10/18	CAMPER AND NICHOLSONS GRE 473-405-1960 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	357.69 East Caribbean Dollars	$132.97 ♦
01/11/18	GMT FT LAUDERDALE FL OPEN EXTENDED PAYMENT OPTION LB				$852.31 ♦
01/11/18	GLOBAL MARINE 281-5834494 FL OPEN EXTENDED PAYMENT OPTION LB				$1,094.00 ♦
01/11/18	GMT FT LAUDERDALE FL				$45.00
01/11/18	STORMGEO CORP INC STORMGEO CORP I 408-400-2110 OPEN EXTENDED PAYMENT OPTION LB	SUNNYVALE	CA		$180.00 ♦
01/12/18	AMEX TRAVEL.COM 5525783421A 60661 2678-9166-HOTEL HOTEL PBAXP5878537134 OPEN EXTENDED PAYMENT OPTION LB	800-297-2977	IL		$174.97 ♦
01/15/18	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$1,351.30 ♦
01/15/18	CAMPER AND NICHOLSONS GRE 473-405-1960 OPEN EXTENDED PAYMENT OPTION LB	ST GEORGE'S	GR	5,363.92 East Caribbean Dollars	$1,994.02 ♦
01/16/18	STEEL MARINE TOWING & SALVAGE squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Pompano Beach	FL		$1,300.00 ♦
01/18/18	RESOLVE MARINE GROUP 954-764-8700 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$210.00 ♦

CHRISTOPHER POLLEY
Card Ending 2036

				Foreign Spend	Amount
12/20/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$178.29 ♦
12/21/17	POLLO TROPICAL 866-769-7696 Description FAST FOOD RESTAURAN	FORT LAUDERDALE	FL		$56.20
12/22/17	WINN DIXIE 8775299466 GROCERY STORES OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$127.38 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
12/22/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$181.04 ♦
12/27/17	WINN DIXIE 8775299466 Description Price GROCERY STORES $127.08 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$127.08 ♦
12/28/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$169.20 ♦
12/29/17	CULINARY CONVENIENCE 650000008052220 9545250011 Description Price COMMERCIAL EQUIPMEN $1,122.06 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$1,122.06 ♦
01/02/18	INTERNATIONAL MARKET & WINE squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Fort Lauderdale	FL		$479.06 ♦
01/02/18	COSPOLICH INC. 000000001 9857250222 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	NORCO	LA		$1,436.39 ♦
01/02/18	WINN DIXIE 8775299466 Description Price GROCERY STORES $126.36 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$126.36 ♦
01/02/18	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$432.01 ♦
01/03/18	WINN DIXIE 8775299466 Description Price GROCERY STORES $5.57	FORT LAUDERDALE	FL		$5.57
01/04/18	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$342.90 ♦
01/04/18	SOUTHPORT ASIA MART 0000 954-530-1118 Description GROCERIES/SUNDRIES	FORT LAUDERDA	FL		$78.89

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
01/05/18	WAL-MART SUPERCENTER 2151 2151 DISCOUNT STORE	SUNRISE	FL		$45.49

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/05/18	LINDT CHOCOLATE 7286 33323 0	SUNRISE	FL		$50.72
01/05/18	BED BATH & BEYOND MISC HOME FURNISHINGS	SUNRISE	FL		$75.51
01/05/18	TARGET SAWGRASS 0815 DISCOUNT STORE	SUNRISE	FL		$39.62
01/06/18	CULINARY CONVENIENCE 650000008052220 9545250011 Description Price COMMERCIAL EQUIPMEN $569.17	FORT LAUDERDA	FL		$569.17
01/08/18	WINN DIXIE 8775299466 GROCERY STORES	FORT LAUDERDALE	FL		$150.03
01/16/18	REAL VALUE SUPERMARKET 308230711109134 kthompson@realvaluesuperm OPEN EXTENDED PAYMENT OPTION LB	ST. GEORGES	GR	1,487.68 East Caribbean Dollars	$553.04 ♦

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$0.00
Total Interest in 2018	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $13,700.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 01/19/18

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 12/20/17 Next Closing Date 01/19/18

OPEN℠

Account Ending 2002

New Balance	**$41,912.07**
Please Pay By	**01/04/18 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please note, your preset line is $75,000.00. You have spent $41,912.07.

Effective February 2, 2018, Card Members will no longer be able to transfer Membership Rewards points to the Plenti rewards program.

Membership Rewards® Points
Available and Pending as of 11/30/17
597,761
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$55,875.88
Payments/Credits		-$69,876.93
New Charges		+$55,913.12
Fees		+$0.00
New Balance	=	$41,912.07

Pay Over Time Portion

Previous Balance		$19,464.85
Payments/Credits		-$30,463.80
New Charges		+$10,998.95
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$0.00
Minimum Due		$0.00

Account Total

Previous Balance	**$75,340.73**
Payments/Credits	-$100,340.73
New Charges	+$66,912.07
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$41,912.07**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
01/04/18

Amount Due
$41,912.07

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$69,876.93	-$30,463.80	-$100,340.73
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**-$69,876.93**	**-$30,463.80**	**-$100,340.73**

Detail

*Indicates posting date

Payments			Amount
12/08/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$50,000.00
12/13/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$25,340.73
12/18/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$25,000.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 2010	$52,880.91	$9,675.91	$62,556.82
CHRISTOPHER POLLEY 2036	$3,032.21	$1,323.04	$4,355.25
Total New Charges	**$55,913.12**	**$10,998.95**	**$66,912.07**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

DAVID THORNBURN
Card Ending 2010

				Amount
11/19/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$9.69
11/19/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$57.04
11/21/17	GMT TRAVEL AGENCY SERVICE	FT LAUDERDALE	FL	$45.00

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 89007158657395
Passenger Name: VOLSCHENK/MARCO
Document Type: TRAVEL AGENCY FEE

11/21/17	GMT EMIRATES	FT LAUDERDALE	FL	$300.00 ♦

From:	To:	Carrier:	Class:
FT LAUDERDALE/HOLL	DUBAI	EK	Q
	CAPE TOWN	EK	Q
	DUBAI	EK	K
	FT LAUDERDALE/HOLL	EK	K

Ticket Number: 17670708614451
Date of Departure: 12/01
Passenger Name: VOLSCHENK/MARCO
Document Type: PASSENGER TICKET
OPEN EXTENDED PAYMENT OPTION LB

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
11/21/17	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422 OPEN EXTENDED PAYMENT OPTION LB	TAMARAC	FL	$127.10 ♦
11/21/17	GLOBAL MARINE 8667468872 OPEN EXTENDED PAYMENT OPTION LB	281-5834494	FL	$1,512.00 ♦
11/22/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL	$2,144.33 ♦
11/24/17	GLOBAL MARINE 8667468872	281-5834494	FL	$6,470.00
11/26/17	RACETRAC 000-0000000 Description Price FUEL $30.35	FORT LAUDERDALE	FL	$30.35
11/26/17	NEPTUNE CIGARS 7864731805	FORT LAUDERDAL	FL	$82.22
11/26/17	Neptune Cigars 8006553385	MIAMI	FL	$358.15
11/27/17	BLUE HAVEN MARINA 609370 (649)946-9910 Description Marina Concierge	PROVIDENCIALE	TC	$3,699.63
11/27/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$24.97
11/27/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$16.88
11/28/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$60.27
11/28/17	STEEL MARINE TOWING & SALVAGE squareup.com/receipts	Ft Lauderdale	FL	$1,600.00
11/29/17	LOWE'S 954-630-9550	OAKLAND PARK	FL	$107.19
11/29/17	LOWE'S 954-630-9550	OAKLAND PARK	FL	$17.78
11/29/17	CBP-PT EVERGLADES-1 452030001 0001011129163159 46278 GVMNT SCVS	FORT LAUDERDA	FL	$37.00
11/29/17	GLOBAL MARINE 8667468872	281-5834494	FL	$1,035.00
11/30/17	CHEVRON 0202682/CHEVRON SERVICE STN Description CHEVRON TAX	DELRAY BEACH	FL	$44.20
11/30/17	LOWE'S 954-630-9550	OAKLAND PARK	FL	$63.14
11/30/17	AMERICAN PANEL CORPORATI 0580 352-245-7055 Description COMMERCIAL EQUIP/SP	OCALA	FL	$99.73
12/01/17	THE UPS STORE #6759 OFFICE SUPPLY STORE	FORT LAUDERDA	FL	$541.71
12/02/17	THE HOME DEPOT 800-654-0688	FORT LAUDERDALE	FL	$376.22
12/02/17	TREK BICYCLE BICYCLE SHOP	FT. LAUDERDALE	FL	$27.55

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
12/02/17	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$32.85
12/03/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$42.36
12/03/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$105.99
12/03/17	BESTBUYCOM805516593026 50300009944 888-BESTBUY Description ELECTRONIC S	RICHFIELD	MN	$529.99
12/03/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$11.64
12/03/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$66.14
12/04/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$71.08
12/04/17	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA	$227.95
12/04/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$53.82
12/04/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$30.68
12/04/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$36.53
12/04/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$10.59
12/04/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$16.94
12/05/17	WARDS MARINE ELECTRI 9545232815	FT LAUDERDALE	FL	$159.91
12/05/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL	$2,688.87
12/05/17	SEAFARER MARINE 00-09508136224 MARINE SERVICE/SUPPLY	FT LAUDERDALE	FL	$81.42
12/06/17	THE CARLISLE 032100000957570 513-681-6080	CINCINNATI	OH	$628.30
12/06/17	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL	$13.66
12/06/17	K G MARINE LLC 0000 954-867-4843 Description MISCELLANEOUS REPAI	FORT LAUDERDA	FL	$2,264.00
12/07/17	SOUTHEAST DIVING 1 00619458 00006333151 MARINE RENTALS	FORT LAUDERDA	FL	$225.00
12/07/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$67.47
12/08/17	SOUTHERN CROSS BOATWORKS 0 MY BLUE STAR 33315 AUTO SERVICES	FT LAUDERDALE	FL	$10,600.00
12/08/17	RONNIE`S CARPET CLEANING 0855 954-781-2050 Description CARPET UPHOLSTERY C	POMPANO BCH	FL	$850.00
12/08/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$33.66

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

				Amount
12/09/17	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL	$19.07
12/10/17	CHEVRON 0370416/CHEVRON SERVICE STN Description CHEVRON TAX	MIAMI	FL	$40.09
12/12/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL	$1,242.91
12/13/17	DEANGELO MARINE AUTO SUPPLIES & PARTS	954-368-6180	FL	$49.99
12/14/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL	$17,471.98
12/14/17	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL	$31.77
12/14/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$56.00
12/14/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$82.37
12/14/17	WILLIAMS-SONOMA CATALOG HOME FURNISH	800-541-1262	CA	$76.26
12/14/17	K G MARINE LLC 0000 954-867-4843 Description MISCELLANEOUS REPAI OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL	$5,300.00 ♦
12/14/17	STORMGEO CORP INC STORMGEO CORP I 408-400-2110 OPEN EXTENDED PAYMENT OPTION LB	SUNNYVALE	CA	$180.00 ♦
12/15/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$18.01
12/15/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$48.52
12/16/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$46.93
12/19/17	WALGREENS 8002892273 Description Price PHARMACIES $112.48 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL	$112.48 ♦
12/20/17	TEXACO 0302968/CHEVRON SERVICE STN Description CHEVRON TAX	FORT LAUDERDALE	FL	$44.44

CHRISTOPHER POLLEY
Card Ending 2036

				Amount
11/27/17	SARPINO`S PIZZA 954-525-0515	FORT LAUDERDA	FL	$82.11
11/28/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL	$992.90
11/29/17	84 THAI FOOD 954-462-5105	FT LAUDERDALE	FL	$82.25
11/29/17	WINN DIXIE 8775299466 GROCERY STORES	FORT LAUDERDALE	FL	$88.03

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
12/01/17	ACE HARDWARE - FT LAUD 000000001 3057542556 Description REFER TO RECEIPT	FORT LAUDERDA	FL	$13.77
12/01/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL	$235.74
12/01/17	SOUTHPORT ASIA MART 0000 954-530-1118 Description GROCERIES/SUNDRIES	FORT LAUDERDA	FL	$168.42
12/01/17	TOTAL WINE AND MORE 904 TOTAL WINE AND 855-328-9463	FORT LAUDERDALE	FL	$309.33
12/04/17	MCDONALD'S 9547669800	FORT LAUDERDALE	FL	$44.72
12/05/17	ACE HARDWARE - FT LAUD 000000001 3057542556 Description REFER TO RECEIPT	FORT LAUDERDA	FL	$41.31
12/05/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL	$106.76
12/06/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL	$147.17
12/06/17	MINI PITA INC 0925 954-451-5118 FOOD $29.68	FT LAUDERDALE	FL	$29.68
12/07/17	RUBY CHEN`S RESTAURANT USFC33315	FORT LAUDERDA	FL	$61.75
12/07/17	WINN DIXIE 8775299466 Description Price GROCERY STORES $27.59	FORT LAUDERDALE	FL	$27.59
12/08/17	PAPA JOHN'S 00000000000000000033316	FORT LAUDERDALE	FL	$44.52
12/08/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL	$123.01
12/12/17	WINN DIXIE 8775299466 Description Price GROCERY STORES $132.34	FORT LAUDERDALE	FL	$132.34
12/13/17	RONNIE`S CARPET CLEANING 0 954-781-2050 Description CARPET UPHOLSTERY C OPEN EXTENDED PAYMENT OPTION LB	POMPANO BCH	FL	$680.00 ♦
12/14/17	TEXACO 0302968/CHEVRON SERVICE STN Description CHEVRON TAX	FORT LAUDERDALE	FL	$30.00
12/14/17	THE INDIAN HARBOR 754-200-4891	FT LAUDERDALE	FL	$83.74

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
12/14/17	NEW YORK SUPERMARKET - 000000001 9547480065 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	SUNRISE	FL	$353.84 ♦
12/15/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL	$180.86 ♦
12/18/17	WENDYS 1945 000001945 5619976002 Description Price FAST FOOD REST. $33.93	FT.LAUDERDALE	FL	$33.93
12/18/17	WINN DIXIE 8775299466 Description Price GROCERY STORES $22.93	FORT LAUDERDALE	FL	$22.93
12/19/17	WINN DIXIE 8775299466 GROCERY STORES	FORT LAUDERDALE	FL	$40.53
12/19/17	84 THAI FOOD 954-462-5105	FT LAUDERDALE	FL	$89.68
12/20/17	INTERNATIONAL MARKET & WINE squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Fort Lauderdale	FL	$108.34 ♦

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$1,650.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $13,700.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 12/20/17

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 11/19/17 Next Closing Date 12/20/17

OPEN℠

Account Ending 2002

New Balance	**$75,340.73**
Minimum Payment Due	**$56,070.88**
Payment Due Date	**12/14/17 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 12/14/17. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	27 years	$49,974

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

See page 2 for important information about your account.

Effective November 9, 2017, Telecharge will no longer be part of the Pay with Points program. Card Members will not be able to redeem Membership Rewards points on **Telecharge.com** or over the phone directly with Telecharge.

Membership Rewards® Points
Available and Pending as of 10/31/17
491,099
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$93,582.40
Payments/Credits		-$93,582.40
New Charges		+$55,875.88
Fees		+$0.00
New Balance	=	$55,875.88

Pay Over Time Portion

Previous Balance		$27,815.22
Payments/Credits		-$28,898.65
New Charges		+$20,548.28
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$19,464.85
Minimum Due		$195.00

Account Total

Previous Balance	**$121,397.62**
Payments/Credits	-$122,481.05
New Charges	+$76,424.16
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$75,340.73**
Minimum Payment Due	**$56,070.88**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
12/14/17
New Balance
$75,340.73
Minimum Payment Due
$56,070.88

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$93,582.40	-$27,815.22	-$121,397.62
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 2010	$0.00	-$1,083.43	-$1,083.43
Total Payments and Credits	**-$93,582.40**	**-$28,898.65**	**-$122,481.05**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			**Amount**
11/10/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$21,397.63
11/10/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$99,999.99
Credits			**Amount**
10/25/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$210.16 ♦
10/31/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$222.09 ♦
11/04/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$383.09 ♦
11/08/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$268.09 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 2010	$51,395.75	$20,365.38	$71,761.13
CHRISTOPHER POLLEY 2036	$4,380.56	$0.00	$4,380.56
MA REMIA JASTIA 2044	$99.57	$182.90	$282.47
Total New Charges	**$55,875.88**	**$20,548.28**	**$76,424.16**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

DAVID THORNBURN
Card Ending 2010

				Foreign Spend	**Amount**
10/19/17	LIFE FITNESS LIFE FITNESS 800-735-3867 OPEN EXTENDED PAYMENT OPTION LB	ROSEMONT	IL		$486.92 ♦
10/20/17	OFFICE DEPOT #2383 000002383 8004633768 STAPLER,NANO,MINI,PAPERPRO,AST CABLE,LIGHTNING,USB,ASST CHARGER,WALL,DUALPORT,ASST	FT LAUDERDALE	FL		$28.61
10/20/17	APOLLO LIGHTING 924600284000147 (954)375-0100	FORT LAUDERDA	FL		$82.68

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/21/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$897.05 ♦
10/22/17	RACETRAC 000-0000000 Description Price FUEL $42.98	FORT LAUDERDALE	FL		$42.98
10/22/17	WALGREENS NONE 33315 PHARMACIES OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$114.59 ♦
10/23/17	HEALTH MED CENTER squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Fort Lauderdale	FL		$475.00 ♦
10/23/17	SCHWARTZ EYE ASSOCIATES 0786 954-761-3937 Description EYE EXAMS/EYE WEAR	FT LAUDERDALE	FL		$90.00
10/24/17	AMERICAN EXPRESS TRAVEL JETBLUE From: To: Carrier: Class: FT LAUDERDALE/HOLL NASSAU INTERNATION B6 M N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27970183999376 Date of Departure: 10/28 Passenger Name: RANKIN/DANIEL Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	CHICAGO	IL		$136.10 ♦
10/24/17	AMEX TRAVEL.COM 5498510031A 60661 2613-2217-AIR AIR PBAXP8655740514	800-297-2977	IL		$10.99
10/24/17	AMEX TRAVEL.COM 5498620751A 60661 2613-3656-HOTEL HOTEL PBAXP9977667734 OPEN EXTENDED PAYMENT OPTION LB	800-297-2977	IL		$210.17 ♦
10/24/17	CBP-PT EVERGLADES-1 452030001 0001011024152635 46278 GVMNT SCVS	FORT LAUDERDA	FL		$37.00
10/25/17	WALGREENS 8002892273 Description Price PHARMACIES $62.45	FORT LAUDERDALE	FL		$62.45
10/25/17	GLOBAL MARINE 8667468872 OPEN EXTENDED PAYMENT OPTION LB	281-5834494	FL		$1,019.00 ♦
10/26/17	SOUTHERN CROSS BOATWORKS 0 11381 33315 AUTO SERVICES OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$477.00 ♦
10/26/17	LAUDERDALE MARINE CENTER 9547130333	954-7130333	FL		$24,046.13

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
10/27/17	LUCIANO'S OF CHICAGO REST 242-363-2730 FOOD $338.10 TIP $60.00 OPEN EXTENDED PAYMENT OPTION LB		NASSAU	BH		$398.10 ♦
10/29/17	VIRGIN AUSTRALIA GMT VIRGIN AUSTRALIA		UNITED STATES OF AMER			$948.48 ♦
	From:	To:	Carrier:	Class:		
	TOWNSVILLE	BRISBANE	VA	Q		
		LOS ANGELES INTERN	VA	N		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 7958698937470 Passenger Name: WILKIE/DAVID STEWART Document Type: AGENCY PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB		Date of Departure: 11/05			
10/29/17	GMT TRAVEL AGENCY SERVICE		FT LAUDERDALE	FL		$45.00
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 89007157093606 Passenger Name: WILKIE/DAVID STEWART Document Type: TRAVEL AGENCY FEE					
10/29/17	GMT TRAVEL AGENCY SERVICE		FT LAUDERDALE	FL		$45.00
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 89007157093610 Passenger Name: WILKIE/DAVID STEWART Document Type: TRAVEL AGENCY FEE					
10/29/17	GMT AMERICAN AIRLINES		FT LAUDERDALE	FL		$363.60 ♦
	From:	To:	Carrier:	Class:		
	LOS ANGELES INTERN	MIAMI INTERNATIONA	AA	L		
		NASSAU INTERNATION	AA	L		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 00186989374714 Passenger Name: WILKIE/DAVID STEWART Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB		Date of Departure: 11/05			
10/30/17	AMERICAN EXPRESS TRAVEL JETBLUE		CHICAGO	IL		$222.09 ♦
	From:	To:	Carrier:	Class:		
	FT LAUDERDALE/HOLL	NASSAU INTERNATION	B6	P		
		FT LAUDERDALE/HOLL	B6	P		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 27970197610585 Passenger Name: KATONA/RYAN Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB		Date of Departure: 10/31			
10/31/17	SIGNATURE MARINE SYSTEMS 0016648419310 MISC REPAIR SHOP		FORT LAUDERDA	FL		$2,292.99

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/31/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$5,617.62
11/01/17	STEEL MARINE TOWING & SALVAGE squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Pompano Beach	FL		$1,200.00 ♦
11/01/17	MCLAUGHLIN MARINE ELEC 954-975-2112 OPEN EXTENDED PAYMENT OPTION LB	POMPANO BEACH	FL		$198.00 ♦
11/01/17	O P YACHT SERVICES CORP 0818 954-929-4229 Description MISCELLANEOUS REPAI	FORT LAUDERDA	FL		$1,637.70
11/03/17	AMERICAN EXPRESS TRAVEL JETBLUE	CHICAGO	IL		$383.09

From:	To:	Carrier:	Class:
FT LAUDERDALE/HOLL	NASSAU INTERNATION	B6	V
	FT LAUDERDALE/HOLL	B6	P
	N/A	YY	00
	N/A	YY	00

Ticket Number: 27970211789811
Date of Departure: 11/06
Passenger Name: MALCZEWSKI/MATTHEW
Document Type: PASSENGER TICKET

11/03/17	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$24.45
11/04/17	DIRECTV SERVICE WWW.DIRECTV.COM OPEN EXTENDED PAYMENT OPTION LB	800-347-3288	CA		$227.95 ♦
11/05/17	GMT TRAVEL AGENCY SERVICE	FT LAUDERDALE	FL		$45.00

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 89007157541643
Passenger Name: VOLSCHENK/MARCO
Document Type: TRAVEL AGENCY FEE

11/05/17	GMT EMIRATES	FT LAUDERDALE	FL		$1,519.40

From:	To:	Carrier:	Class:
FT LAUDERDALE/HOLL	DUBAI	EK	U
	CAPE TOWN	EK	U
	DUBAI	EK	X
	FT LAUDERDALE/HOLL	EK	X

Ticket Number: 17670688728173
Date of Departure: 01/04
Passenger Name: VOLSCHENK/MARCO
Document Type: PASSENGER TICKET

11/05/17	GREEN PARROT - EAST BAY BAR/NIGHTCLUB OPEN EXTENDED PAYMENT OPTION LB	NASSAU	BH		$263.68 ♦
11/06/17	BAY STREET MARINA 242-322-4891	NASSAU	BH		$13,167.43

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
11/07/17	AMERICAN EXPRESS TRAVEL JETBLUE From: FT LAUDERDALE/HOLL To: NASSAU INTERNATION / FT LAUDERDALE/HOLL / N/A / N/A Carrier: B6 / B6 / YY / YY Class: S / O / 00 / 00 Ticket Number: 27970221702452 Passenger Name: ROSS/JESSE Document Type: PASSENGER TICKET Date of Departure: 11/08	CHICAGO IL		$268.09
11/09/17	YACHTCOMPUTING L C 0 YC 10739 33173 PROFESSIONAL SEVICES	MIAMI FL		$1,468.10
11/10/17	STUART COVE'S DIVE BUSINESS SERVICE OPEN EXTENDED PAYMENT OPTION LB	NASSAU BH		$684.78 ♦
11/10/17	HURRICANE HOLE FUEL DOCK 242-363-3000 OPEN EXTENDED PAYMENT OPTION LB	NASSAU BH	301.00 Bahaman Dollars	$301.00 ♦
11/10/17	ATLANTIS MARINA Arrival Date 11/06/17 Departure Date 11/10/17 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	NASSAU BH	2,805.76 Bahaman Dollars	$2,805.76 ♦
11/13/17	DEANGELO MARINE MARINE EXHAU OPEN EXTENDED PAYMENT OPTION LB	954-368-6180 FL		$1,650.00 ♦
11/15/17	YACHTCOMPUTING L C 0 YC 10746 33173 PROFESSIONAL SEVICES	MIAMI FL		$83.61
11/16/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA FL		$159.93 ♦
11/17/17	IN *A-1 MARINE SERVICE 9545226100 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE FL		$1,127.60 ♦
11/17/17	APPLE ONLINE STORE 2036619129 33311- COM*PUTER/SOFTWARE W428548415 6701564118 OPEN EXTENDED PAYMENT OPTION LB	CUPERTINO CA		$1,123.04 ♦
11/17/17	APPLE ONLINE STORE 2036619129 33311- COM*PUTER/SOFTWARE W563477790 6701564558	CUPERTINO CA		$21.20
11/18/17	GMT TRAVEL AGENCY SERVICE From: N/A To: N/A / N/A / N/A / N/A Carrier: YY / YY / YY / YY Class: 00 / 00 / 00 / 00 Ticket Number: 89007158478943 Passenger Name: LIMA/RICHARD MAGAPA Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE FL		$45.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
11/18/17	GMT EMIRATES	FT LAUDERDALE	FL	$1,625.18 ♦
	From: / To: / Carrier: / Class: FT LAUDERDALE/HOLL — DUBAI — EK — L MANILA NINOY AQUIN — EK — L DUBAI — EK — M FT LAUDERDALE/HOLL — EK — M Ticket Number: 17670704631786 Passenger Name: LIMA/RICHARD MAGAPA Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	Date of Departure: 11/26		
11/18/17	GMT EMIRATES	FT LAUDERDALE	FL	$1,625.18 ♦
	From: / To: / Carrier: / Class: FT LAUDERDALE/HOLL — DUBAI — EK — L MANILA NINOY AQUIN — EK — L DUBAI — EK — M FT LAUDERDALE/HOLL — EK — M Ticket Number: 17670704631790 Passenger Name: TUVILLA/GREGOR ALOLO Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	Date of Departure: 11/26		
11/18/17	GMT EMIRATES	FT LAUDERDALE	FL	$1,625.18 ♦
	From: / To: / Carrier: / Class: FT LAUDERDALE/HOLL — DUBAI — EK — L MANILA NINOY AQUIN — EK — L DUBAI — EK — M FT LAUDERDALE/HOLL — EK — M Ticket Number: 17670704631801 Passenger Name: TUVILLA/MA REMIA Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	Date of Departure: 11/26		
11/18/17	GMT TRAVEL AGENCY SERVICE	FT LAUDERDALE	FL	$45.00
	From: / To: / Carrier: / Class: N/A — N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 89007158478954 Passenger Name: TUVILLA/GREGOR ALOLO Document Type: TRAVEL AGENCY FEE			
11/18/17	GMT TRAVEL AGENCY SERVICE	FT LAUDERDALE	FL	$45.00
	From: / To: / Carrier: / Class: N/A — N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 89007158478965 Passenger Name: TUVILLA/MA REMIA Document Type: TRAVEL AGENCY FEE			
11/18/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$1.00
11/18/17	GRACEWAY IGA SUPERMARKET 79615147664 GROCERY STORE	PROVIDENCIALES	TC	$76.75
11/18/17	GRACEWAY IGA SUPERMARKET 79615147664 GROCERY STORE	PROVIDENCIALES	TC	$65.59
11/19/17	BABBITTS ONLINE 0858 231-737-9241 Description DIRECT MARKETER	MUSKEGON	MI	$97.89

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
CHRISTOPHER POLLEY Card Ending 2036					
10/30/17	ATLAS MARINE SYSTEM HRDWRE STORE	DALLAS	TX		$3,355.67
11/06/17	FRESH MARKET HARBOUR BAY GROCERY STORE	NASSAU	BH		$1,024.89
MA REMIA JASTIA Card Ending 2044					
10/23/17	KMART HOLLYWOOD FL	HOLLYWOOD	FL		$99.57
10/23/17	SOUTHPORT ASIA MART 0000 954-530-1118 Description GROCERIES/SUNDRIES OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$182.90 ♦

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$1,650.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 11/19/17

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 10/20/17 Next Closing Date 11/19/17

OPEN℠

Account Ending 2002

New Balance	**$121,397.62**
Minimum Payment Due	**$93,860.40**
Payment Due Date	**11/14/17 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 11/14/17. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	30 years	$72,025

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

See page 2 for important information about your account.

See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 13 for an Important Notice About a Change to Your Cardmember Agreement.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Membership Rewards® Points

Available and Pending as of 09/30/17
480,931

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$62,806.68
Payments/Credits		-$62,806.68
New Charges		+$93,582.40
Fees		+$0.00
New Balance	=	$93,582.40

Pay Over Time Portion

Previous Balance		$8,996.76
Payments/Credits		-$12,728.70
New Charges		+$31,547.16
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$27,815.22
Minimum Due		$278.00

Account Total

Previous Balance	**$71,803.44**
Payments/Credits	-$75,535.38
New Charges	+$125,129.56
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$121,397.62**
Minimum Payment Due	**$93,860.40**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
11/14/17

New Balance
$121,397.62

Minimum Payment Due
$93,860.40

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$62,806.68	-$8,996.76	-$71,803.44
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 2010	$0.00	-$3,731.94	-$3,731.94
Total Payments and Credits	**-$62,806.68**	**-$12,728.70**	**-$75,535.38**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			**Amount**
10/13/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$71,803.44
Credits			**Amount**
09/25/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$2,465.12 ♦
09/28/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$159.33 ♦
10/08/17*	DAVID THORNBURN	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT OPEN EXTENDED PAYMENT OPTION LB	-$1,107.49 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 2010	$53,504.03	$23,814.01	$77,318.04
CHRISTOPHER POLLEY 2036	$121.58	$1,635.20	$1,756.78
MA REMIA JASTIA 2044	$498.72	$406.43	$905.15
ROBERT V HARRISON 1053	$39,458.07	$5,691.52	$45,149.59
Total New Charges	**$93,582.40**	**$31,547.16**	**$125,129.56**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

DAVID THORNBURN
Card Ending 2010

				Foreign Spend	Amount
09/19/17	HEADHUNTER 954-581-6996 Description MISCELLANEOUS AND S OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$275.13 ♦
09/22/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$441.62 ♦
09/22/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$3,614.33 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
09/24/17	AMERICAN EXPRESS TRAVEL DELTA AIR LINES	CHICAGO	IL		$1,232.56 ♦
	From: / To: / Carrier: / Class:				
	CEBU / NAGOYA / PR / H				
	DETROIT WAYNE COUN / DL / T				
	FT LAUDERDALE/HOLL / DL / T				
	N/A / YY / 00				
	Ticket Number: 00686575794052 Passenger Name: THORNBURN/DAVID Document Type: PASSENGER TICKET	Date of Departure: 10/08			
	OPEN EXTENDED PAYMENT OPTION LB				
09/24/17	AMERICAN EXPRESS TRAVEL DELTA AIR LINES	CHICAGO	IL		$1,232.56 ♦
	From: / To: / Carrier: / Class:				
	CEBU / NAGOYA / PR / H				
	DETROIT WAYNE COUN / DL / T				
	FT LAUDERDALE/HOLL / DL / T				
	N/A / YY / 00				
	Ticket Number: 00686575794063 Passenger Name: THORNBURN/RODILIN Document Type: PASSENGER TICKET	Date of Departure: 10/08			
	OPEN EXTENDED PAYMENT OPTION LB				
09/27/17	AMERICAN EXPRESS TRAVEL UNITED AIRLINES	CHICAGO	IL		$159.33 ♦
	From: / To: / Carrier: / Class:				
	FT LAUDERDALE/HOLL / CHICAGO O'HARE INT / UA / G				
	VANCOUVER INTERNAT / UA / G				
	N/A / YY / 00				
	N/A / YY / 00				
	Ticket Number: 01686584650343 Passenger Name: HARRISON/ROBERT Document Type: PASSENGER TICKET	Date of Departure: 10/07			
	OPEN EXTENDED PAYMENT OPTION LB				
09/29/17	CRYSTAL COMMUNICATIONS INC CRYSTAL COM 954-739-2422	TAMARAC	FL		$254.20 ♦
	OPEN EXTENDED PAYMENT OPTION LB				
09/29/17	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL		$83.08
10/03/17	MCLAUGHLIN MARINE ELEC 954-975-2112	POMPANO BEACH	FL		$2,931.73 ♦
	OPEN EXTENDED PAYMENT OPTION LB				
10/03/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$26,158.90
10/04/17	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$227.95 ♦
	OPEN EXTENDED PAYMENT OPTION LB				
10/06/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$708.46 ♦
	OPEN EXTENDED PAYMENT OPTION LB				
10/07/17	AMERICAN EXPRESS TRAVEL JETBLUE	CHICAGO	IL		$542.06 ♦
	From: / To: / Carrier: / Class:				
	FT LAUDERDALE/HOLL / NASSAU INTERNATION / B6 / H				
	FT LAUDERDALE/HOLL / B6 / P				
	N/A / YY / 00				
	N/A / YY / 00				
	Ticket Number: 27986138186683 Passenger Name: VOLSCHENCK/MARCO Document Type: PASSENGER TICKET	Date of Departure: 10/09			
	OPEN EXTENDED PAYMENT OPTION LB				

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
10/07/17	AMEX TRAVEL.COM 5491895411A 60661 2597-1163-PKG VACATIONPACKAGE PBAXP2424023594 OPEN EXTENDED PAYMENT OPTION LB	800-297-2977	IL	$565.44 ♦
10/07/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL	$447.45 ♦
10/09/17	GMT DELTA AIR LINES From: FT LAUDERDALE/HOLL To: DETROIT WAYNE COUN / MANILA NINOY AQUIN / ILOILO / N/A Carrier: DL / DL / PR / YY Class: M / M / U / 00 Ticket Number: 00686966210803 Date of Departure: 10/13 Passenger Name: DUMDUM/JUNE FRITTZIE Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL	$980.45 ♦
10/09/17	GMT TRAVEL AGENCY SERVICE From: N/A To: N/A / N/A / N/A / N/A Carrier: YY / YY / YY / YY Class: 00 / 00 / 00 / 00 Ticket Number: 89007155623713 Passenger Name: DUMDUM/JUNE FRITTZIE Document Type: TRAVEL AGENCY FEE	FT LAUDERDALE	FL	$45.00
10/09/17	LAUDERDALE MARINE CENTER 9547130333	954-7130333	FL	$26,894.35
10/09/17	MARITRON INC 0389 954-929-6588 Description PROTECTION/SECURITY OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL	$5,515.26 ♦
10/10/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL	$16.39
10/10/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$15.00
10/10/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$18.01
10/11/17	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL	$10.61
10/11/17	TESS 0797 954-321-1727 Description MARINE RENTALS	FT LAUDERDALE	FL	$12.57
10/13/17	IN *A-1 MARINE SERVICE 9545226100 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL	$1,927.08 ♦
10/13/17	O P YACHT SERVICES CORP 0818 954-929-4229 Description MISCELLANEOUS REPAI OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL	$1,462.06 ♦

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/14/17	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL		$36.02
10/15/17	TWIN PLAZA CITGO 00015143007 772-286-2003 Description Price GAS/MSC96 57293007 $47.06	STUART	FL		$47.06
10/17/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$24.85
10/18/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$88.86
10/18/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$848.00 ♦
10/18/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$21.72
10/18/17	APOLLO LIGHTING 924600284000147 (954)375-0100 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$448.34 ♦
10/19/17	THE UPS STORE #6759 OFFICE SUPPLY STORE	FORT LAUDERDA	FL		$31.61

CHRISTOPHER POLLEY
Card Ending 2036

				Foreign Spend	Amount
09/21/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$948.73 ♦
09/25/17	DOMINO'S PIZZA 7349303030 FAST FOOD REST.	PLANTATION	FL		$81.58
10/16/17	TEXACO 0302968/CHEVRON SERVICE STN Description CHEVRON TAX	FORT LAUDERDALE	FL		$40.00
10/19/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$686.47 ♦

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
09/20/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$181.34 ♦
09/21/17	SAFEWAY STORE 4319 GROCERY STORE	OAKLAND PARK	FL		$70.09
09/21/17	WHOLEFDS FTL 10117 000010117 9545655655 Description Price GROCERY STORES $48.39	FT. LAUDERDAL	FL		$48.39

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
09/24/17	BED BATH & BEYOND MISC HOME FURNISHINGS OPEN EXTENDED PAYMENT OPTION LB	SUNRISE	FL		$103.13 ♦
09/27/17	MICHAELS STORES 2784 ARTIST SUPPLY & CRAFT	HOLLYWOOD	FL		$31.86
09/29/17	PUBLIX #850 000000850 8636471171 Description REFER TO RECEIPT	FT LAUDERDALE	FL		$21.60
10/06/17	OFFICE DEPOT #2383 000002383 8004633768 TAPE,D1,3/4",BLACK ON WHITE	FT LAUDERDALE	FL		$31.79
10/13/17	SOUTHPORT ASIA MART 0000 954-530-1118 Description GROCERIES/SUNDRIES	FORT LAUDERDA	FL		$96.60
10/13/17	DUNKIN #354976 Q35 3549 954-652-0208 Description FAST FOOD RESTAURAN	FT LAUDERDALE	FL		$8.39
10/13/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL		$53.94
10/18/17	THE HOME DEPOT 800-654-0688 OPEN EXTENDED PAYMENT OPTION LB	HOLLYWOOD	FL		$121.96 ♦
10/18/17	KMART HOLLYWOOD FL	HOLLYWOOD	FL		$97.43
10/18/17	MICHAELS STORES 2784 ARTIST SUPPLY & CRAFT	HOLLYWOOD	FL		$38.63

ROBERT V HARRISON
Card Ending 1053

				Foreign Spend	Amount
09/20/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$106.17 ♦
09/20/17	WARDS MARINE ELECTRIC 9545232815 OPEN EXTENDED PAYMENT OPTION LB	9545232815	FL		$2,232.63 ♦
09/21/17	SOUTHEAST DIVING 1 00607387 00006333151 MARINE RENTALS OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$225.00 ♦
09/22/17	SEAFARER MARINE 00-09508136224 MARINE SERVICE/SUPPLY OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$296.80 ♦
09/23/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$30.08
09/25/17	SEAFARER MARINE 00-09508136224 MARINE SERVICE/SUPPLY OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$148.40 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
09/26/17	BLUEWATER BOOKS & CHAR 954-763-6533 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$254.28 ♦
09/27/17	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL		$20.87
09/28/17	ACE HARDWARE - FT LAUD 000000001 3057542556 Description REFER TO RECEIPT	FORT LAUDERDA	FL		$74.19
09/29/17	BOAT OWNERSWAREHOUSE 594005 33315	FT LAUDERDALE	FL		$28.11
09/29/17	WEST MARINE BOAT DEALER Description GOODS - SERVICES	FORT LAUDERDALE	FL		$87.95
09/30/17	BEST BUY 888-BESTBUY Description ELEC SLS OPEN EXTENDED PAYMENT OPTION LB	PLANTATION	FL		$105.99 ♦
10/01/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL		$14.82
10/06/17	SCOT PUMP 0001 262-377-7700 Description COMMERCIAL EQUIP/SU OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$891.25 ♦
10/07/17	UNITED AIRLINES UNITED AIRLINES From: To: Carrier: Class: FT LAUDERDALE/HOLL CHICAGO O'HARE INT UA 00 VANCOUVER INTERNAT UA 00 N/A YY 00 N/A YY 00 Ticket Number: 01626060286056 Passenger Name: HARRISON /FIRST CHECKED Document Type: EXCESS BAGGAGE	FT LAUDERDALE	FL		$60.00
10/07/17	PETROCAN GAS STATION	NANOOSE	CA	35.00 Canadian Dollars	$27.94
10/07/17	HARBOUR AIR/HARRISON HARBOUR AIR/HAR AIRPORT & TERMINAL	RICHMOND	CA	103.80 Canadian Dollars	$82.86
10/08/17	UNITED AIRLINES UNITED AIRLINES From: To: Carrier: Class: CHICAGO O'HARE INT VANCOUVER INTERNAT UA 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 01629205862992 Passenger Name: ROBERT /INFLIGHT LIQUO Document Type: INFLIGHT CHARGES	HOUSTON	TX		$7.99

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/08/17	UNITED AIRLINES UNITED AIRLINES	HOUSTON	TX		$11.99
	From: / To: / Carrier: / Class:				
	CHICAGO O'HARE INT / VANCOUVER INTERNAT / UA / 00				
	N/A / YY / 00				
	N/A / YY / 00				
	N/A / YY / 00				
	Ticket Number: 01629205863003	Date of Departure: 10/07			
	Passenger Name: ROBERT /INFLIGHT FOOD				
	Document Type: INFLIGHT CHARGES				
10/09/17	CERTIFIED DIESEL 954-583-4465 Description MOTOR VEHICLE SUPPP	FORT LAUDERDALE	FL		$39,011.27
10/10/17	SOUTHERN CROSS BOATWORKS 0 11182 33315 AUTO SERVICES OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$1,431.00 ♦

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$1,650.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective November 1, 2017	
Additional Terms	We are changing the language concerning fraudulent earning or use of points to make clear that we may act if we suspect abuse, misuse or gaming activity, and we are adding that we may: Temporarily suspend your ability to redeem points Temporarily suspend your ability to earn points

ID 12506

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Additional Terms

Effective November 1, 2017, in the *Additional Terms* section of the Terms & Conditions, the first paragraph will be replaced with the following:

> If we in our sole discretion determine that you have engaged in abuse, misuse or gaming in connection with earning or using points or that you may attempt to do so, we may:
>
> Take away any points in your program account
> Temporarily suspend your ability to redeem points
> Temporarily suspend your ability to earn points
> Cancel your program account
> Cancel any of your American Express Cards

Business Platinum Card®

OPEN SM

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective immediately	
Using the card	Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties. Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 10/20/17

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

Business Platinum Card®
M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 09/19/17 Next Closing Date 10/20/17

OPEN℠

Account Ending 2002

New Balance	**$71,803.44**
Minimum Payment Due	**$62,896.68**
Payment Due Date	**10/14/17 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 10/14/17. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	$22,347

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

See page 2 for important information about your account.

See Page 9 for Important information regarding benefits underwritten by AMEX Assurance Company.

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Membership Rewards® Points

Available and Pending as of 08/31/17
619,284

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$52,933.41
Payments/Credits		-$52,933.41
New Charges		+$62,056.68
Fees		+$750.00
New Balance	=	$62,806.68

Pay Over Time Portion

Previous Balance		$31,580.43
Payments/Credits		-$31,902.96
New Charges		+$9,319.29
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$8,996.76
Minimum Due		$90.00

Account Total

Previous Balance	**$84,513.84**
Payments/Credits	-$84,836.37
New Charges	+$71,375.97
Fees	+$750.00
Interest Charged	+$0.00
New Balance	**$71,803.44**
Minimum Payment Due	**$62,896.68**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2002
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
M Y BLUE STAR LLC
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
10/14/17

New Balance
$71,803.44

Minimum Payment Due
$62,896.68

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$52,858.41	-$31,655.43	-$84,513.84
Credits			
VLADIMIR A GUSINSKI 2002	$0.00	$0.00	$0.00
DAVID THORNBURN 2010	-$75.00	$0.00	-$75.00
ROBERT V HARRISON 1053	$0.00	-$247.53	-$247.53
Total Payments and Credits	**-$52,933.41**	**-$31,902.96**	**-$84,836.37**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments			**Amount**
09/11/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$84,513.84
Credits			**Amount**
08/23/17	DAVID THORNBURN	GLOBAL MARINE 281-5834494 FL 8667468872	-$75.00
09/15/17	ROBERT V HARRISON	BOAT OWNERSWAREHOUSE FT LAUDERDALE FL 591261 33315 OPEN EXTENDED PAYMENT OPTION LB	-$247.53 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
DAVID THORNBURN 2010	$19,372.09	$2,628.79	$22,000.88
CHRISTOPHER POLLEY 2036	$1,857.28	$908.35	$2,765.63
MA REMIA JASTIA 2044	$3,456.02	$3,126.07	$6,582.09
ROBERT V HARRISON 1053	$37,371.29	$2,656.08	$40,027.37
Total New Charges	**$62,056.68**	**$9,319.29**	**$71,375.97**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

DAVID THORNBURN
Card Ending 2010

				Foreign Spend	**Amount**
08/22/17	THE MARINA AT ATLANTIS Arrival Date 08/19/17 Departure Date 08/22/17 00000000 LODGING	NASSAU	BH		$4,626.97
08/23/17	OLD HEIDELBERG RESTAUR 954-462-7676 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$430.60 ♦
08/30/17	STEEL MARINE TOWING & SALVAGE squareup.com/receipts	Ft Lauderdale	FL		$1,200.00
08/31/17	YACHT CHANDLERS 954-761-3463	FORT LAUDERDA	FL		$3,699.73

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
09/01/17	LAUDERDALE MARINE CENTER 0256660010024 954-713-0333	FORT LAUDERDA	FL		$9,031.15
09/04/17	DIRECTV SERVICE WWW.DIRECTV.COM	800-347-3288	CA		$227.95
09/07/17	LAUDERDALE MARINE CENTER 9547130333	954-7130333	FL		$401.51
09/08/17	YACHT CHANDLERS 954-761-3463	FT LAUDERDALE	FL		$184.78
09/14/17	STEEL MARINE TOWING & SALVAGE squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Ft Lauderdale	FL		$100.00 ♦
09/14/17	LAUDERDALE MARINE CENTER 9547130333 OPEN EXTENDED PAYMENT OPTION LB	954-7130333	FL		$402.68 ♦
09/15/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$901.10 ♦
09/16/17	YACHT CHANDLERS 954-761-3463 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$794.41 ♦

CHRISTOPHER POLLEY
Card Ending 2036

				Foreign Spend	Amount
08/28/17	DOMINO'S PIZZA 9545222400 FAST FOOD REST.	FORT LAUDERDALE	FL		$59.33
09/01/17	PUBLIX 8636881188 Description REFER TO RECEIPT	FORT LAUDERDALE	FL		$35.37
09/01/17	THAI -AN ORIENTAL SUPE 954-893-5838	HOLLYWOOD	FL		$660.00
09/05/17	INTERNATIONAL MARKET & WINE DEPOT 9545231400	FORT LAUDERDALE	FL		$315.34
09/07/17	WINN DIXIE 8775299466 GROCERY STORES	FORT LAUDERDALE	FL		$712.45
09/13/17	PUBLIX #850 000000850 8636471171 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$908.35 ♦
09/18/17	DAIRY QUEEN #40712 00A3 954-584-4081 Description FAST FOOD RESTAURAN	DAVIE	FL		$74.79

MA REMIA JASTIA
Card Ending 2044

				Foreign Spend	Amount
08/21/17	SMALLWOODS INC 948907972003215 0071474IN 33316 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDA	FL		$983.68 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
08/24/17	PUBLIX 8636881188 Description REFER TO RECEIPT OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$205.17 ♦
08/24/17	VESTA AT&T 309736907 96814	866-608-3007	OR		$47.12
08/25/17	TEAVANA MISC FOOD STORE	SUNRISE	FL		$93.15
08/28/17	THE HOME DEPOT 800-654-0688	HOLLYWOOD	FL		$297.41
08/29/17	ARBY'S 954-920-1013 Description FAST FOOD RESTAURAN	HOLLYWOOD	FL		$57.54
08/30/17	GODIVA 800-946-3482 Description SPECIALTY RETAIL	SUNRISE	FL		$236.03
08/30/17	BED BATH & BEYOND MISC HOME FURNISHINGS	SUNRISE	FL		$519.43
08/30/17	CENTURY TWENTY ONE #7 7 201-643-1930 Description CATALOG/RETAIL MERC	SUNRISE	FL		$340.63
08/30/17	DUNKIN #354749 Q35 3547 978-273-7155 Description FAST FOOD RESTAURAN	SUNRISE	FL		$16.00
08/31/17	KMART HOLLYWOOD FL	HOLLYWOOD	FL		$265.77
08/31/17	HOMEGOODS 8008880776 Description Price FAMILY CLOTHING $21.18	HOLLYWOOD	FL		$21.18
08/31/17	MICHAELS STORES 2784 ARTIST SUPPLY & CRAFT	HOLLYWOOD	FL		$36.05
09/05/17	PUBLIX #850 000000850 8636471171 Description REFER TO RECEIPT	FT LAUDERDALE	FL		$270.76
09/05/17	TOTAL WINE AND MORE 904 TOTAL WINE AND 855-328-9463	FORT LAUDERDALE	FL		$669.55
09/05/17	COLONIAL COFFEE EXPRESSO 3055576336	HIALEAH	FL		$543.00
09/14/17	SAM'S CLUB 8173 8173 WHOLESALE CLUB OPEN EXTENDED PAYMENT OPTION LB	MIRAMAR	FL		$1,187.40 ♦
09/15/17	TOTAL WINE AND MORE 904 TOTAL WINE AND 855-328-9463 OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$605.82 ♦
09/16/17	L'OCCITANE 888-623-2880	SUNRISE	FL		$42.40
09/16/17	BELT STOP # 2 954-815-4543 OPEN EXTENDED PAYMENT OPTION LB	SUNRISE	FL		$144.00 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
ROBERT V HARRISON Card Ending 1053					
08/21/17	PETROCAN GAS STATION	NANOOSE	CA	30.00 Canadian Dollars	$23.86
08/21/17	HARBOUR AIR/HARRISON HARBOUR AIR/HAR AIRPORT & TERMINAL	RICHMOND	CA	87.00 Canadian Dollars	$69.48
08/25/17	BLUEWATER CREW TRAINING U 00-080284151 EDUCATIONAL SERVICE OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$776.75 ♦
08/27/17	DIVERS DIRECT 000000001 9549257630	DANIA BEACH	FL		$25.31
08/28/17	CERTIFIED DIESEL 954-583-4465 Description MOTOR VEHICLE SUPPP	FORT LAUDERDALE	FL		$28,233.00
08/28/17	CERTIFIED DIESEL 954-583-4465 Description MOTOR VEHICLE SUPPP OPEN EXTENDED PAYMENT OPTION LB	FORT LAUDERDALE	FL		$641.30 ♦
08/29/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$94.29
08/29/17	HEALTH MED CENTER squareup.com/receipts OPEN EXTENDED PAYMENT OPTION LB	Fort Lauderdale	FL		$295.00 ♦
08/29/17	OFFICE DEPOT #2383 000002383 8004633768 WALL CLOCK, 11", WITH CALENDAR	FT LAUDERDALE	FL		$24.37
09/03/17	LAUDERDALE MARINA 954-523-8507	FORT LAUDERDA	FL		$98.51
09/05/17	ACE HARDWARE - FT LAUD 000000001 3057542556 Description REFER TO RECEIPT	FORT LAUDERDA	FL		$37.05
09/05/17	BOAT OWNERSWAREHOUSE 590229 33315	FT LAUDERDALE	FL		$36.31
09/05/17	WEST MARINE BOAT DEALER Description GOODS - SERVICES	FORT LAUDERDALE	FL		$349.79
09/06/17	LAUDERDALE MARINA 954-523-8507	FORT LAUDERDA	FL		$992.06
09/07/17	PARKER YACHT MANAGEMENT 0878 954-763-3660 Description RV SLS/SVC/RPR	FORT LAUDERDA	FL		$7,250.58
09/13/17	BOAT OWNERSWAREHOUSE 591098 33315 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$116.47 ♦
09/14/17	BOAT OWNERSWAREHOUSE 591222 33315 OPEN EXTENDED PAYMENT OPTION LB	FT LAUDERDALE	FL		$445.44 ♦
09/15/17	MCDONALD`S HARDWARE 954-463-2000	954-463-2000	FL		$75.41

Continued on next page

OPEN Savings® Summary

M Y BLUE STAR LLC
VLADIMIR A GUSINSKI
Closing Date 09/19/17

Account Ending 2002

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive.
See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI
Account ending in: 2004

AFFIDAVIT OF PLAINTIFF

I, Vivian Hinds, declare and state as follows:

1. I am an Assistant Custodian of Records for AMERICAN EXPRESS NATIONAL BANK ("Plaintiff"), a national bank organized under the laws of the United States, ("American Express" hereinafter), with its headquarters located at 115 W. Towne Ridge Parkway, Sandy, Utah 84070.

2. In my capacity as Assistant Custodian of Records for American Express, I am familiar with the ongoing credit card business operations and practices of American Express, particularly with respect to its recordkeeping computer systems, credit card agreements and billing for various types of accounts issued by American Express. I have access to the business records relating to credit card accounts issued by American Express, including, in particular, the records of cardmember accounts and the applicable card agreements. I have personal knowledge of American Express' regular practices and procedures with respect to: (a) the transmittal of credit card account agreements, notices, billing statements, and other documents; and (b) quality assurance controls utilized to ensure that such transmittals are properly made. I also have access to and am generally familiar with the cardmember account records created and maintained by American Express. Except where based on my review of records and documents regularly maintained in the ordinary course of business, all of the matters set forth herein are within my personal knowledge and, if called as a witness, I could competently testify thereto.

3. The billing statements and other documents referred to herein were created at or near either the time of the transactions or the time the original statements were made and have been kept by American Express in the ordinary course of business. In my experience, the systems used by American Express to create and maintain data for and to produce billing statements and other documents are reliable and kept in a good state of repair, and American Express' procedures for inserting transaction and other data into the systems have built-in safeguards to ensure accuracy and identify errors. Duplicate statements can be obtained only by authorized American Express personnel or authorized agents pursuant to proper procedures, which must be followed in order to obtain the statements. The other records referred to herein were created and kept in the ordinary course of business by American Express and were created at or near the time of the occurrence of the matters set forth by those records and/or were created based upon information transmitted by a person with knowledge of the matters set forth in those records. It is the regular business practice of American Express to make and keep said records. The statements contained in this affidavit are made based on my personal knowledge of the business records practices of American Express.

4. All American Express credit card accounts are governed by a written agreement (the "Cardmember Agreement") setting forth the terms and conditions of the account. When an American Express account is opened, the Cardmember Agreement is provided to the cardmember. The Cardmember Agreement provides that use of the card constitutes acceptance of the agreement.

5. All American Express Cardmember Agreements expressly provide that American Express may change the terms of the Cardmember Agreement from time to time. American Express advises current cardholders of changes through change-in-terms notices, which are either mailed to American Express cardmembers in separate mailings or included with or printed on the cardmembers' monthly billing statements.

6. American Express maintains computerized records of the amounts due and owing to American Express for any transactions that occur when an individual uses an American Express credit card. The computerized records reflect all debits and credits in connection with the use of an American Express credit card. American Express sends or otherwise makes available monthly billing statements to cardmembers who carry a balance or are otherwise required to receive a monthly statement.

7. I have personally reviewed American Express' records concerning defendant VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI ("Defendant"). Those records reflect that Defendant opened an American Express credit card account, the current account number ending in 2004 (previously 1006) (the "Account") in 12/2007. Consistent with American Express' standard business practices, American Express' records reflect that it mailed Defendant's credit card, together with a copy of Defendant's Cardmember Agreement, to Defendant when American Express opened Defendant's Account. Copies of each of these Cardmember Agreements were transmitted to Defendant as they were periodically revised or updated. A true and correct copy of the Cardmember Agreement in effect at the time of cancellation of the Account is annexed hereto as Exhibit "A".

8. American Express' records further reflect that Defendant used the Account to pay for various goods and services and/or obtain cash advances. Consistent with American Express' standard business practices, American Express' records reflect that it transmitted monthly billing statements to Defendant. There is no record of Defendant ever asserting a valid unresolved objection to the balance shown as due and owing on the monthly statements provided to Defendant.

9. Pursuant to American Express' records, under the terms of the Cardmember Agreement, Defendant defaulted in making the payments due on the Account. American Express' records reflect that American Express closed Defendant's Account. After giving Defendant credit for all payments made, if any, the amount justly due and owing as of 11/09/20 is $109,500.19, exclusive of court costs and attorneys' fees. True and correct copies of the monthly Account Statements for the defendant's Account for the period(s) 08/15/17 to 12/17/19 are annexed hereto as Exhibit "B".

10. Defendant's Account has not been sold or assigned by American Express, the original creditor of the account.

11. The information set forth herein is true and correct to the best of the undersigned's knowledge, information and belief and, if called as a witness, I could competently testify thereto.

VLADIMIR GUSINSKI AKA VLADIMIR A GUSINSKI
Account ending in: 2004

12. Upon information and belief, the Defendant is not now, nor has been within 30 days hereof, in the military service of the United States as defined in the Servicemembers Civil Relief Act as amended nor an infant, incompetent, under mental defect or infirm.

I declare under the penalty of perjury under the laws of the forum state that the foregoing is true and correct to the best of my knowledge, information and belief.

Dated: 11-11-2020 By: Vivian Hinds

Name: Vivian Hinds
Title: Assistant Custodian of Records

STATE OF ARIZONA
COUNTY OF MARICOPA

Subscribed and sworn (or affirmed) before me this 11 day of November, 2020

(Seal)

Notary

ARTURO BEDOLLA
Notary Public - Arizona
Maricopa County
Commission # 573305
My Comm. Expires Nov 6, 2023

ZACT
GN_AENB_001

EXHIBIT A

Cardmember Agreement: Part 1 of 2

As of: 06/12/2011

Business Platinum Card®
Issuer: American Express Bank, FSB

Company Name: NEW MEDIA HOLDING CO
Cardmember Name: Vladimir A Gusinski
Account Ending In: 1006

Fees Table

Fees	
Annual Membership Fee	**$395**
Transaction Fees Foreign Transaction	**None**
Penalty Fees Late Payment Returned Payment	 **$35** or **2.99%** of the past due amount, whichever is greater. **$38**

How we calculate interest: We use the Average Daily Balance method (including new transactions). See the *How we calculate interest* section in Part 2.

How Rates and Fees Work

Rates for Pay Over Time balances	*See About Pay Over Time features in Part 2 of this Agreement*
When the penalty APR will apply	The Penalty APR applies to Pay Over Time balances if: you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which its due 3 times in 12 billing periods, you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due and you still do not pay it by the Closing Date of the next billing period, or your payment is returned by your bank.
How long the penalty APR will apply	The penalty APR will apply until after you have made timely payments, with no returned payments, for 12 billing periods in a row.
Fees	
Annual Membership	This fee is on the *Rates and Fees Table* on page 1 of Part 1. We will charge $200 for each additional Business Platinum Card or Executive Business Card, $75 for each additional Business Purchase Card, and $35 for each additional Business Gold Card.
Late Payment	$35 (Iowa $15) if you do not pay the Amount Due on a billing statement before the 20th day after the next Closing Date. Also, if you do not pay that Amount Due by the following Closing Date, we may charge you an additional fee in that same billing period of the greater of $35 or 2.99% of any amount past due (Iowa $15). For each following Closing Date that an amount past due remains unpaid, we may charge a fee of the greater of $35 or 2.99% of any amount past due (Iowa $15). Paying late may also result in a Penalty APR. See *When the penalty APR will apply* above.
Returned Payment	$38 if your payment is returned unpaid the first time we present it to your bank. A returned payment may also result in a Penalty APR. See *When the penalty APR will apply* above.
Returned Check	$38 if you use your card to cash a check at one of our approved locations and the check is returned unpaid. We will also charge you the unpaid amount.
Foreign Transaction	None

Part 1, Part 2 and any supplements or amendments make up your Cardmember Agreement.

How your American Express Account Works

Introduction

About your Cardmember Agreement	This document together with Part 1 make up the Cardmember Agreement *(Agreement)* for the *Account* identified on page 1 of Part 1. Any supplements or amendments are also part of the Agreement.	When you or an Additional Cardmember, as defined below, use the Account (or sign or keep a card), you and the Additional Cardmember agree to the terms of the Agreement.
Words we use in the Agreement	***We***, ***us***, and ***our*** mean the issuer shown on page 1 of Part 1. Except as provided below, ***Basic Cardmember*** means the person who applied for this Account or to whom we address billing statements. ***Company*** means the business for which the Account is established. ***You*** and ***your*** mean the Basic Cardmember and the Company. You agree, jointly and severally, to be bound by the terms of this Agreement.	***Card*** means any card or other device that we issue to access the Account. A ***charge*** is any amount added to the Account, such as purchases, fees and interest charges. A ***purchase*** is a charge for goods or services. To ***pay*** by a certain date means to send your payment so that we receive it and credit it to your Account by that date (see *About your payments* in Part 2).
Additional Cardmembers	At your request, we may issue cards to *Additional Cardmembers*. They do not have accounts with us but they can use your Account subject to the terms of this Agreement. You are responsible for all use of the Account by Additional Cardmembers and anyone they allow to use the Account. You must pay for all charges they make. You must share this agreement with all Additional Cardmembers.	You must tell Additional Cardmembers that: we may obtain, provide and use information about them. their use of the Account is subject to this Agreement. You authorize us to give Additional Cardmembers information about the Account and to discuss it with them. If you want to cancel an Additional Cardmember s right to use your Account (and cancel their card) you must tell us.
Replacement Basic Cardmember	You must tell us if the Basic Cardmember is no longer an employee or officer of the Company or does not want to be the Basic Cardmember. In that case, you must either close the Account, or propose another person to replace the Basic Cardmember. If you propose another person to replace the Basic Cardmember, that person must agree to assume the	obligations and liabilities of the Basic Cardmember under this Agreement, as of the date that such person replaces the Basic Cardmember. That person is subject to our approval. You agree that the Basic Cardmember remains the Basic Cardmember until we approve a replacement or the Account is closed.

About using your card

Using the card	You may use the card to make purchases. You may also use the card at an ATM to get cash from a checking account you designate. Each Cardmember acknowledges and agrees that cards are intended to be used for the Company s commercial or business purposes. We decide whether to approve a charge based on how you spend and pay on this Account and other accounts you have with us and our affiliates. We also consider your credit history and your personal resources that we know about.	You, or any Additional Cardmembers, may arrange for certain merchants to charge the Account at regular intervals. We may (but are not required to) tell these merchants about the Account status or changes to your card number or expiration date. You must notify the merchants directly if you want them to stop charging the Account. Keep your card safe and don t let anyone else use it. If your card is lost or stolen or your Account is being used without your permission, contact us right away. You may not use your Account for illegal activities.
Promise to pay	You promise to pay all charges, including: charges you make, even if you do not present your card or sign for the transaction, charges that other people make, whether or not you or an Additional Cardmember intend to let them use the Account, subject to applicable law, and	charges that Additional Cardmembers make or permit others to make. Additional Cardmembers agree to be personally liable for charges made using their card. We may seek payment from them for charges made on their card if neither the Company nor the Basic Cardmember pay us.
Declined transactions	We may decline to authorize a charge. Reasons we may do this include suspected fraud and our assessment of your creditworthiness. This may occur even if your Account is not in default.	We are not responsible for any losses you incur if we do not authorize a charge. And we are not responsible if any merchant refuses to accept the card.

About Pay Over Time features	We may add features to the Account that allow you to pay certain charges over time. These features include Sign & Travel® and the Extended Payment Option. If you enroll in Sign & Travel, we will automatically place eligible travel-related charges into a Pay Over Time balance. Some examples are airline and cruise ship tickets, hotels, car rentals and charges made outside the U.S. If you enroll in the Extended Payment Option, we will automatically place all eligible charges into a Pay Over Time balance. A charge is eligible if it equals or is more	than a certain dollar amount. We will tell you this amount when you enroll, and it is subject to change. We will tell you if we change it. Certain charges are not eligible, such as cash and similar transactions. We will not place any charge into a Pay Over Time balance if it causes the total of your Pay Over Time balances to go over $20,000. We will tell you if we change that amount. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of the billing statement. We may change which charges are eligible to be placed into a Pay Over Time balance.

About your payments

When you must pay	Payment of the New Balance is due upon receipt of your statement. If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. In this case, you must pay at least the Minimum Payment Due by the Payment Due Date. Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received.	Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement s Closing Date.
How to make payments	Make payments to us in U.S. dollars with: a single check drawn on a U.S. bank, or a single negotiable instrument clearable through the U.S. banking system, for example a money order, or an electronic payment that can be cleared through the U.S. banking system. When making a payment by mail: make a separate payment for each Account, mail your payment to the address shown on the payment coupon on the billing statement, and write the Account number on your check or negotiable instrument and include the payment coupon. If your payment meets the above requirements, we will credit it to the Account as of the day we receive it, as long as we receive it by the time disclosed in the billing	statement. If we receive it after that time, we will credit the payment on the day after we receive it. If your payment does not meet the above requirements, there may be a delay in crediting the Account. This may result in late fees and additional interest charges (see *How Rates and Fees Work* on page 2 of Part 1). If we decide to accept a payment made in a foreign currency, we will choose a rate to convert your payment into U.S. dollars, unless the law requires us to use a particular rate. If we process a late payment, a partial payment, or a payment marked with any restrictive language, that will have no effect on our rights and will not change this Agreement.
How we apply payments and credits	If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time Minimum Due. If you have a Pay Over Time balance, we generally apply payments up to the Minimum Payment Due first to the Pay Over Time Minimum Due and then to the Pay In Full New Balance.	After the Minimum Payment Due has been paid, we apply payments to the remaining Pay Over Time balances. When we do this, we apply payments first to the balance with the lowest interest rate and then to balances with higher interest rates. In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.

About your Minimum Payment Due

How we calculate your Minimum Payment Due

The Minimum Payment Due is the Pay In Full amount plus any Pay Over Time Minimum Due.

To calculate the Pay Over Time Minimum Due for each statement, we start with the ***highest*** of the following three amounts:

(1) 1/36th of the Pay Over Time New Balance; ***or***

(2) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement), not to exceed 4% of the Pay Over Time New Balance; ***or***

(3) $20.

Then we round to the nearest dollar. After that, we add any Pay Over Time amount past due.

However, your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance.

EXAMPLE: Pay Over Time Minimum Due

Assume that your Pay Over Time New Balance is $3,000, interest is $29.57 (see the example on the next page), and you have no Pay Over Time amounts past due.

(1) *$3,000 / 36 = $83.33*
(2) *$29.57 + 1% x ($3,000 - $29.57) = $59.27*
(3) *$20.00*

*The **highest** of the three amounts is $83.33.*

*So the **Pay Over Time Minimum Due** is $83.00.*

Adjusting your Pay Over Time Minimum Due

If you regularly pay more than the Minimum Payment Due described above, we may adjust the Pay Over Time Minimum Due in future billing periods. This may let you make a smaller minimum payment from time to time. But if you then do not regularly pay more than the Minimum Payment Due described above, we will stop making the adjustment and return to the formula above. If we start or stop making the adjustment, we will do so for at least six billing periods in a row.

To adjust the Pay Over Time Minimum Due, we will not add 1% of the Pay Over Time New Balance in **(2)**. Then, if **(2)** is the highest (but less than 4% of the Pay Over Time New Balance), we will add $15.

We will do this if over six billing periods the sum of payments credited to your Pay Over Time balance is more than the sum of the Pay Over Time Minimum Dues (not adjusted, except any Pay Over Time amount past due is counted only in the first of those six periods). We will also make the adjustment if over six billing periods the sum of the Pay Over Time Minimum Dues (not adjusted) is not more than $120 and equals the sum of payments credited to your Pay Over Time balance. However, we will not make the adjustment if the sum of the Pay Over Time Minimum Dues is zero and we did not adjust the Pay Over Time Minimum Due the last time it was not zero.

About interest charges

When we charge interest

We charge interest on charges that are added to a Pay Over Time balance beginning on the transaction date. However, you can avoid paying interest as follows.

If you pay the Account Total New Balance on a statement by the Closing Date shown on the next statement, then on that next statement we will not charge interest.

Also, we will not charge interest shown on a statement if the Account Total Previous Balance on that statement is zero or a credit balance.

How we calculate interest

We calculate interest for a billing period by first calculating interest on each balance within each feature. Balances within each feature such as Sign & Travel and Extended Payment Option may have different interest rates.

We use the **Average Daily Balance method (including new transactions)** to calculate interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance.

Interest
The interest charged for a balance in a billing period, except for variations caused by rounding, equals:
Average Daily Balance (*ADB*) ***x***
Daily Periodic Rate (*DPR*) ***x***
number of days the DPR was in effect.

ADB
To get the ADB for a balance, we add up its *daily balances*. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero.

DPR
A DPR is 1/365th of an APR, rounded to one ten-thousandth of a percentage point. Your DPRs are shown in *How Rates and Fees Work* on page 2 of Part 1.

EXAMPLE: Calculating Interest

Assume that you have a single interest rate of 15.99%, your ADB is $2,250 and there are 30 days in the billing period.

*The **DPR** is 15.99% ÷ 365 days = 0.0438%*

***Interest** is $2,250 x 0.0438% x 30 days = $29.57*

Daily Balance
For each day a DPR is in effect, we calculate the daily balance by:
taking the *beginning balance* for the day,
adding any new charges,
subtracting any payments or credits; and
making any appropriate adjustments.

We add a new charge to a daily balance as of its transaction date.

Beginning balance
For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day s daily balance *plus an amount of interest equal to the previous day s daily balance multiplied by the DPR for that balance. This method of calculating the beginning balance results in daily compounding of interest.*

When an interest rate changes, the new DPR may come into effect during not just at the beginning of the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day s daily balance by the old DPR and add the result to that day s daily balance.

Other methods
To calculate the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.

Determining the Prime Rate

We use the Prime Rate from the Money Rates section (or successor section) of *The Wall Street Journal.* The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

The Wall Street Journal may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If *The Wall Street Journal* is no longer published, we may use the Prime Rate from any other newspaper of general circulation in New York, New York. Or we may choose to use a similar published rate.

If the Prime Rate increases, variable APRs (and corresponding DPRs) will increase. In that case, you may pay more interest and may have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period.

Other important information

Changing the Agreement

We may change the terms of, or add new terms to, this Agreement. We may apply any changed or new terms to any existing and future balances on the Account, subject to applicable law.

This written Agreement is a final expression of the agreement governing the Account. The written Agreement may not be contradicted by any alleged oral agreement.

Converting charges made in a foreign currency

If you make a charge in a foreign currency, we will convert it into U.S. dollars on the date we or our agents process it. Unless a particular rate is required by law, we will choose a conversion rate that is acceptable to us for that date. The rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.

Changing your billing address

You must notify us immediately if you change the:
mailing address to which we send billing statements
email address to which we send notice that the billing statement is available online.
telephone and fax numbers.
legal entity of the Company.
tax identification number.

If you have more than one account, you need to notify us separately for each account.

We may update your billing address if we receive information that it has changed or is incorrect.

Closing your Account	You may instruct us to close the Account by calling us or writing to us. The Basic Cardmember agrees to inform the Company prior to instructing us to do so.	The Basic Cardmember and the Company remain jointly and severally liable for all Charges made on the Account.
Cancelling or suspending your Account	We may: cancel the Account. suspend the ability to make charges. cancel or suspend any feature on the Account. notify merchants that the Account has been cancelled or suspended. If we do any of these, you must still pay us for all charges under the terms of this Agreement.	We may do any of these things at our discretion, even if you pay on time and the Account is not in default. If the Account is cancelled, you must destroy all cards. We may agree to reinstate the Account after a cancellation. If we do this, we may: reinstate any cards, including additional cards. charge you any applicable fees, including annual fees. charge you a fee for reinstating the Account.
About default	We may consider your Account to be in default if: you violate a provision of this Agreement, you give us false information, you file for bankruptcy, you default under another agreement you have with us or an affiliate, you become incapacitated or die, or we believe you are unable or unwilling to pay your debts when due.	If we consider the Account in default, we may: suspend the ability to make charges. cancel or suspend any feature on the Account. cancel the Account and require you to pay the Account balance immediately. require you to pay more than your Minimum Payment Due immediately.
Collection costs	You agree to pay all reasonable costs, including attorneys fees, that we incur to collect amounts you owe or to protect ourselves from loss, harm or risk relating to default.	
Credit reports	You agree that we may obtain credit reports about you (and, subject to applicable law, any Additional Cardmembers), investigate your and any Additional Cardmembers ability to pay, and obtain information about you and any Additional Cardmembers from other sources. And you agree that we may use such information for any purposes, subject to applicable law. You agree that we may give information about the Account to credit reporting agencies. We may tell a	credit reporting agency if you fail to comply with any term of this Agreement. This may have a negative impact on your or any Additional Cardmember s credit report. If you believe information we have given to a credit reporting agency is incorrect, write to us at: American Express Credit Bureau Unit, P.O. Box 981537, El Paso, TX 79998-1537. When you write to us, tell us the specific information you believe is incorrect.
Sending you notices	We mail you notices through the U.S. mail, postage prepaid, and address them to you at the latest billing address shown on our records. Any notice that we send you this way is deemed to be given when deposited in the U.S. mail. Additionally, we may mail notices and information to Additional Cardmembers at their request.	
We may contact you	From time to time, we may contact you and any Additional Cardmembers about topics ranging from servicing to marketing offers to collecting amounts you owe. We may monitor and record phone calls between you (or any Additional Cardmembers) and us. We do	this to ensure the quality of customer service or when it is required by law. You can choose to not receive marketing offers from us. To do this, call us at 1-800-297-8378 or log on to www.americanexpress.com/communications
About insurance products	We or our affiliates may tell you about insurance and non-insurance products, services or features that may have a fee. One of our affiliates may act on behalf of a provider of these products. The affiliate may be compensated for this. The insurance products are not offered or sold by us or on our behalf. Our affiliates may get additional compensation when Amex Assurance	Company or another affiliate is the insurer or reinsurer. Compensation may influence what products and providers we or our affiliates tell you about. We may share information about you with our affiliates so they can identify products that may interest you. We may be compensated for this information.
How we handle electronic debits from your checking account	When you pay us by check, you authorize us to electronically deduct the amount from your bank or other asset account. We may process the check electronically by transmitting to your financial institution: the amount, the routing number, the account number, and the check serial number.	If we do this, your payment may be deducted from your bank or other asset account on the same day we receive your check. Also, you will not receive that cancelled check with your bank or asset account billing statement. If we cannot collect the funds electronically, we may issue a draft against your bank or other asset account for the amount of the check.
ExpressPay	Cards issued on the Account may be equipped with ExpressPay. ExpressPay enables you to make charges without having the card swiped or imprinted. You can call us to deactivate ExpressPay at any time. Also, we may deactivate ExpressPay at any time.	

Privacy Act of 1974 notice	Some federal agencies may accept the card under authority of statute. When you or Additional Cardmembers make charges at these agencies, we collect certain charge information. That information may be put to routine uses such as processing, billing and collections. It may also be aggregated for reporting, analysis and marketing use. Other routine uses by agencies may be published in the Federal Register.
Change the benefits	We have the right to add, modify or delete any benefit, service, or feature of the Account at our discretion.
Assigning the Agreement	We may sell, transfer or assign this Agreement and the Account. We may do so at any time without notifying you. You may not sell, assign or transfer the Account or any of your obligations under this Agreement.
Assigning claims	If you dispute a charge with a merchant, we may credit the Account for all or part of the disputed charge. If we do so, you assign and transfer to us all rights and claims (excluding tort claims) against the merchant. You and any Additional Cardmembers agree not to pursue any claim against the merchant for the credited amount. And you and any Additional Cardmembers must cooperate with us if we decide to do so.
We do not waive our rights	We may choose to delay enforcing or to not exercise rights under this Agreement. If we do this, we do not waive our rights to exercise or enforce them on any other occasion.
Governing law	Utah law and federal law govern this Agreement and the Account. They govern without regard to internal principles of conflicts of law. We are located in Utah. We hold the Account in Utah. We entered into this Agreement with you in Utah.

Arbitration

This Arbitration provision sets forth the circumstances and procedures under which claims may be arbitrated instead of litigated in court.

Definitions

As used in this Arbitration provision, the term *claim* means any claim, dispute or controversy between you and us arising from or relating to your Account, this Agreement, the Electronic Funds Transfer Services Agreement, and any other related or prior agreement that you may have had with us, or the relationships resulting from any of the above *agreements*, except for the validity, enforceability or scope of this Arbitration provision. For purposes of this Arbitration provision, *you* and *us* also includes any corporate parent, or wholly or majority owned subsidiaries, affiliates, any licensees, predecessors, successors, assigns, any purchaser of any accounts, all agents, employees, directors and representatives of any of the foregoing, and other persons referred to below in the definition of claims. *Claim* includes claims of every kind and nature, including but not limited to, initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. Claim also includes claims by or against any third party using or providing any product, service or benefit in connection with any account (including, but not limited to, credit bureaus, third parties who accept the card, third parties who use, provide or participate in fee-based or free benefit programs, enrollment services and rewards programs, credit insurance companies, debt collectors and all of their agents, employees, directors and representatives) if and only if, such third party is a party in connection with the claim. The term claim is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (a) any of the accounts created under any of the agreements, or any balances on any such accounts, (b) advertisements, promotions or oral or written statements related to any such accounts, goods or services financed under any of the accounts or the terms of financing, (c) the benefits and services related to Cardmembership (including fee-based or free benefit programs, enrollment services and rewards programs), and (d) your application for any account. We shall not elect to use arbitration under this Arbitration provision for any claim that you properly file and pursue in a small claims court of your state or municipality so long as the claim is individual and pending only in that court.

Initiation of Arbitration

Any claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration provision and the code of procedures of the arbitration organization to which the claim is referred in effect at the time the claim is filed (*code*), except to the extent the code conflicts with this Agreement. Claims shall be referred to either JAMS or the American Arbitration Association (*AAA*), as selected by the party electing to use arbitration. If our selection of either of these organizations is unacceptable to you, you may select the other organization within 30 days after you receive notice of our selection. For a copy of the code, to file a claim or for other information, contact either: JAMS (1920 Main St #300, Irvine, CA 92614 or jamsadr.com) or AAA (335 Madison Ave, New York, NY 10017 or adr.org).

In addition to the organizations listed above, claims may be referred to any other arbitration organization that is mutually agreed upon in writing by you and us, or to an arbitration organization or arbitrator(s) appointed pursuant to § 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16, as it may be amended (*FAA*), provided that any such organization and arbitrator(s) will enforce the terms of the Restrictions on Arbitration subsection set forth below.

Significance of Arbitration

IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM. FURTHER, YOU AND WE WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU OR WE WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

Restrictions on Arbitration

IF EITHER PARTY ELECTS TO RESOLVE A CLAIM BY ARBITRATION, THAT CLAIM SHALL BE ARBITRATED ON AN INDIVIDUAL BASIS. THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS OR ON BASES INVOLVING CLAIMS BROUGHT IN A PURPORTED REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC, OTHER CARDMEMBERS OR OTHER PERSONS SIMILARLY SITUATED. The arbitrator s authority to resolve claims is limited to claims between you and us alone, and the arbitrator s authority to make awards is limited to awards to you and us alone. Furthermore, claims brought by you against us, or by us against you, may not be joined or consolidated in arbitration with claims brought by or against someone other than

continued on next page...

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you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision of this Agreement (including but not limited to the Continuation subsection below) and without waiving either party s right to appeal such decision, should any portion of this Restrictions on Arbitration subsection be deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) shall not apply.

Arbitration Procedures
This Arbitration provision is made pursuant to transactions involving interstate commerce and shall be governed by the FAA. The arbitration shall be governed by the applicable code, except that this Agreement shall apply if there are any conflicts. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations, shall honor claims of privilege recognized at law, and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. The arbitration proceeding shall not be governed by any federal or state rules of civil procedure or rules of evidence. Any party may request that the arbitrator expand the scope of discovery by doing so in writing and copying any other parties, who shall have 15 days to make objections. The arbitrator will notify the parties of his/her decision within 20 days of any objecting party s submission. The arbitrator shall take reasonable steps to preserve privacy. The arbitrator s award shall be final and binding, except for any right of appeal provided by the FAA; however, either party shall have 30 days to appeal

that decision by notifying the arbitration organization and any other parties in writing. The organization will then appoint a three-arbitrator panel which shall consider anew any aspect of the decision objected to by the appealing party. The panel shall issue its decision, by majority vote, within 120 days of the appealing party s written notice. Judgment upon any award rendered by the arbitrator or panel may be entered in any court having jurisdiction.

Location of Arbitration
Arbitration hearings you attend shall take place in the federal judicial district of your residence.

Payment of Fees
You will be responsible for paying your share, if any, of the arbitration fees (including filing, administrative, hearing and/or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in the state or federal court closest to your billing address that would have had jurisdiction. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of all or part of your share of any arbitration fees. You will not be assessed any arbitration fees in excess of your share if you do not prevail in any arbitration with us.

Continuation
This Arbitration provision shall survive termination of your Account; voluntary payment of the Account balance in full by you; any legal proceeding by you or us to collect a debt owed by the other; any bankruptcy by you or us; and any sale by us of your Account (in the case of a sale, its terms shall apply to the buyer of your Account). If any portion of this Arbitration provision, except as otherwise provided in the Restrictions on Arbitration subsection, is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this provision.

Billing Dispute Procedure

What To Do If You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at:

American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

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

You must contact us:

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

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

What Will Happen After We Receive Your Letter
When we receive your letter, we will do two things:

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

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

We will not try to collect the amount in question, nor report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.

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

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

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we will not report you as delinquent without also reporting that you are questioning your bill. We will tell you the name of anyone to whom we reported you as delinquent, and we will let those organizations know when the matter has been settled between us.

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

EXHIBIT B

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 12/17/19 Next Closing Date 01/17/20

Account Ending 2004

New Balance **$109,500.19**

Pay Past Due Amount Immediately‡

‡ Pay past due amount of $109,500.19 immediately. Payment is due upon receipt; we suggest you pay the remaining balance by 01/01/20. You may be charged a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount if your payment is not received by the Next Closing Date.

Visit www.membershiprewards.com

Account Summary

Previous Balance	$109,500.19
Payments/Credits	-$0.00
New Charges	+$0.00
Fees	+$0.00
New Balance	**$109,500.19**

Days in Billing Period: 32

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 5.**

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset line is $100,000.00. You have spent $109,500.19.

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2004
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$109,500.19

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

Change of Address, phone number, email

- Online at **www.americanexpress.com/updatecontactinfo**
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit **americanexpress.com/autopay** today to enroll.

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

Customer Care & Billing Inquiries 1-800-492-8468
International Collect 1-623-492-7719
Large Print & Braille Statements 1-800-492-8468
Express Cash 1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$9,640.48
Total Interest in 2019	$0.00

IMPORTANT NOTICES

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 11/15/19 Next Closing Date 12/17/19

Account Ending 2004

New Balance **$109,500.19**

Pay Past Due Amount Immediately‡

‡ Pay past due amount of $109,461.19 immediately. Payment is due upon receipt; we suggest you pay the remaining balance by 12/01/19. You may be charged a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount if your payment is not received by the Next Closing Date.

Visit www.membershiprewards.com

Account Summary

Previous Balance	$3,177.87
Payments/Credits	+$106,283.32
New Charges	+$0.00
Fees	+$39.00
New Balance	**$109,500.19**

Days in Billing Period: 29

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Benefits.

See page 7 for Important Information about Your Account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 9.**

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset line is $100,000.00. You have spent $109,500.19.

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2004
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$109,500.19

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535

In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 11/15/19

Account Ending 2004

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Payments and Credits

Summary

	Total
Payments	$106,283.32
Credits	$0.00
Total Payments and Credits	**$106,283.32**

Detail

*Indicates posting date

Payments		**Amount**
10/16/19*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	$99,999.99
10/16/19*	RETURNED CHECK/DECLINED BANK TRANSACTIONS	$6,283.33

Fees

*Indicates posting date

		Amount
10/18/19*	RETURNED PAYMENT FEE	$39.00
Total Fees for this Period		**$39.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$9,640.48
Total Interest in 2019	$0.00

IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below or call the number on the back of your Card.

Trip Cancellation and Trip Interruption Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is cancelled or interrupted due to a Covered Loss, you can be reimbursed for the non-refundable Card payments to a Travel Supplier or other Common Carrier, up to $10,000 per Covered Trip / $20,000 per Eligible Account per 12 consecutive month period. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit **americanexpress.com/TCITerms** to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

Trip Delay Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is delayed more than six (6) hours due to a Covered Loss, you can be reimbursed up to $500 per Covered Trip for certain reasonable additional expenses, including meals and accommodations during your delay. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit **americanexpress.com/TDTerms** to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

ID 12859

Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.

IMPORTANT NOTICES continued

Notice of Updates to Benefits of your Card

As described below, we will be making updates to your card benefits. We encourage you to read this notice and file it for future reference. If you have any questions please call the number on the back of your Card.

Summary of Changes, Effective January 1, 2020	
Boingo Preferred Plan	**Effective January 1, 2020**, Boingo Preferred Plan will no longer be a benefit on the Business Platinum Card®.
Gogo® Preferred Program	**As of January 1, 2020**, The Gogo® Preferred Program will no longer be available on the Business Platinum Card®. Card Members will continue to have access to complimentary Gogo inflight internet passes and may enroll in the benefit through December 31, 2019. Any complimentary passes remaining in the Card Member's Gogo account after December 31, 2019 will be removed from the Card Member's Gogo account.

ID 12866

Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 10/17/19 Next Closing Date 11/15/19

Account Ending 2004

New Balance **$3,177.87**

Pay Past Due Amount Immediately‡

‡ Please pay the past due amount of $3,177.87 upon receipt. We suggest you pay the remaining balance by 11/01/19. If you do not pay the Amount Due by the Next Closing Date, an additional late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount may be charged.

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Benefits.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 5 - 7.**

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the Minimum Payment Due, your account is in default and the balance is due in full.

Please note, your preset line is $100,000.00. You have spent $3,177.87.

Effective immediately, we will update the frequency in which we communicate the Billing Dispute Procedures and Electronic Funds Transfer Notice from annually, to monthly. You will find the monthly **Billing Dispute Procedures on page 2** of your statement, and the **Electronic Funds Transfer Notice** in the **IMPORTANT NOTICES** section.

Membership Rewards® Points
Available and Pending as of 09/30/19
388,105
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$109,461.19
Payments/Credits	-$106,283.32
New Charges	+$0.00
Fees	+$0.00
New Balance	**$3,177.87**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 3 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2004
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$3,177.87

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 10/17/19

Account Ending 2004

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Payments and Credits

Summary

	Total
Payments	-$106,283.32
Credits	$0.00
Total Payments and Credits	**-$106,283.32**

Detail

*Indicates posting date

Payments		**Amount**
10/16/19*	CUSTOMER SERVICE PAYMENT THANK YOU	-$6,283.33
10/16/19*	CUSTOMER SERVICE PAYMENT THANK YOU	-$99,999.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$9,601.48
Total Interest in 2019	$0.00

IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Premium Roadside Assistance

Effective 1/1/2020, Premium Roadside Assistance will be discontinued and will no longer be a benefit provided on this Card Account. Premium Roadside Assistance can still be used until **12/31/2019**. For terms and conditions, please visit **americanexpress.com/raterms**.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/taiterms**.

Extended Warranty*

For eligible purchases made on and after **1/1/2020** the following will occur:

If the original manufacturer's warranty is less than one (1) year, we will match the length of that warranty.

If the original manufacturer's warranty is between one (1) year and five (5) years, we will increase coverage to provide one (1) additional year of warranty.

For eligible purchases made on or after **8/1/2018** but prior to **1/1/2020** the following will occur:

If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.

If the original manufacturer's warranty is between two (2) years and five (5) years, we will provide two (2) additional years of warranty**.

*Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ewterms**.

**For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of $10,000; not to exceed $50,000 per Card Member account per calendar year.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ppterms**.

**For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

ID 12841

Important Notices continued on next page.

IMPORTANT NOTICES continued

Important Notices continued on next page.

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay and at 1-800-CASH NOW for Express Cash questions. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 09/16/19 Next Closing Date 10/17/19

Account Ending 2004

New Balance **$109,461.19**

Pay Past Due Amount Immediately‡

‡ Pay past due amount of $106,283.32 immediately. Payment is due upon receipt; we suggest you pay the remaining balance by 10/01/19. You may be charged a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Your account is past due.

See page 5 for an Important Notice About Changes to Your Cardmember Agreement.

Please note, your preset line is $100,000.00. You have spent $109,461.19.

Membership Rewards® Points
Available and Pending as of 08/31/19
388,105
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$106,283.32
Payments/Credits	-$0.00
New Charges	+$0.00
Fees	+$3,177.87
New Balance	**$109,461.19**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 2004
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$109,461.19

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Fees

		Amount
09/16/19	Late Payment Fee	$3,177.87
Total Fees for this Period		**$3,177.87**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$9,601.48
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Claims Resolution	We are making changes to the claims resolution section in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after **September 1, 2019**.

ID 12820

See the following page for the Detail of Changes to your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective Immediately, the Claims Resolution section in Part 2 of the Cardmember Agreement is amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence is deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences is deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 08/16/19 Next Closing Date 09/16/19

Account Ending 2004

New Balance **$106,283.32**

Pay Past Due Amount Immediately‡

‡ Pay past due amount of $103,197.71 immediately. Payment is due upon receipt; we suggest you pay the remaining balance by 09/01/19. You may be charged a late fee of the greater of $39.00 or 2.99% of the past due Pay in Full amount if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Your account is past due.

Please note, your preset line is $100,000.00. You have spent $106,283.32.

MEMBERSHIP rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at **www.membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a $35.00 fee for each month of points you want to reinstate.

Membership Rewards® Points
Available and Pending as of 07/31/19
402,049
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$103,197.71
Payments/Credits	-$0.00
New Charges	+$0.00
Fees	+$3,085.61
New Balance	**$106,283.32**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Enter 15 digit account # on all payments.
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VLADIMIR A GUSINSKI
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93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$106,283.32

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

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Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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. Save time

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

Fees

		Amount
08/16/19	60 Day Late Payment Fee	$3,085.61
Total Fees for this Period		**$3,085.61**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$6,423.61
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 07/17/19 Next Closing Date 08/16/19

Account Ending 2004

New Balance **$103,197.71**

Pay Past Due Amount Immediately‡

‡ Please pay the past due amount of $91,946.92 upon receipt. We suggest you pay the remaining balance by 08/01/19. If you do not pay the Amount Due by the Next Closing Date, an additional late fee of the greater of $38.00 or 2.99% of the past due Pay in Full amount may be charged.

See page 2 for important information about your account.

Your account is past due.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $103,197.71.

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit **americanexpress.com/findalounge** for a list of available lounges.

MEMBERSHIP rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at **www.membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a $35.00 fee for each month of points you want to reinstate.

Membership Rewards® Points
Available and Pending as of 06/30/19
635,352
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$94,910.34
Payments/Credits	-$2,963.42
New Charges	+$11,212.79
Fees	+$38.00
New Balance	**$103,197.71**

Days in Billing Period: 31

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1-800-492-8468

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1-800-472-9297

See page 2 for additional information.

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Account Ending 2004
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Amount Due
$103,197.71

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

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
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Area Code and Work Phone

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Payments and Credits

Summary

	Total
Payments	-$2,000.00
Credits	
VLADIMIR A GUSINSKI 2004	$0.00
CHRISTOPHER RENAUD 2053	-$187.45
ALEXEY VENEDIKTOV 1154	-$775.97
Total Payments and Credits	**-$2,963.42**

Detail

*Indicates posting date

Payments				**Amount**
06/20/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$2,000.00

Credits			Foreign Spend	**Amount**
06/19/19	CHRISTOPHER RENAUD	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: ATLANTA HARTSFIELD To: N.Y. NEWARK INTL A Carrier: UA Class: 00 Ticket Number: 01624579967975 Date of Departure: 06/24 Passenger Name: RENAUD/CHRISTOPHERCMR Document Type: SUPPORTED REFUND		-$187.45
07/09/19	ALEXEY VENEDIKTOV	TURKISH AIRLINES WEB RUB www.thy.com RUSSIAN FEDERATION TU TURKISH AIRLINES Ticket Number: 23523872769480 Document Type: PASSENGER TICKET	49.202,00 Russian Federation Ruble	-$775.97

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 2004	$2,956.93
YARON KUPFER 2038	$679.10
CHRISTOPHER RENAUD 2053	$663.35
DANIEL DUSHANSKY 1071	$2,321.30
DORON E BERGERBEST 1089	$549.10
ALEXANDER BEREZIN 2103	$30.00
ALEXEY VENEDIKTOV 1154	$2,824.18
ILYA KURTOV 2194	$1,188.83
Total New Charges	**$11,212.79**

Detail

VLADIMIR A GUSINSKI
Card Ending 2004

				Foreign Spend	**Amount**
06/18/19	VERIZONWRLSS RTCCRVN SERVICE	800-922-0204	FL		$497.91
06/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$51.68

Continued on reverse

Detail Continued

				Foreign Spend	Amount
06/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$8.01
06/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$10.25
06/21/19	TM -NEW JERSEY DEVILS TICKET AGENCY TICKETS 20190621	AMHERST	MA		$1,933.79
06/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$3.08
06/26/19	UBERUS_SUBS TAXICAB & LIMOUSINE	SAN FRANCISCO			$24.99
06/26/19	COFFEEMANIA BRYANT PARK 000000001 2125758575	NEW YORK	NY		$375.74
06/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$51.48

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
06/18/19	EASYJET*EASYJET EXC1WJ3-118449 EasyJet From: TEL AVIV BEN GURIO To: GENEVA Carrier: U2 Class: Y Ticket Number: EXC1WJ3 Date of Departure: 06/25 Passenger Name: YARON YAAKOV KUPFER Document Type: PASSENGER TICKET	LUTON	GB	460,20 European Union Euro	$517.50
06/24/19	EASYJET*EASYJET EXC1WJ3-839727 EasyJet From: TEL AVIV BEN GURIO To: GENEVA Carrier: U2 Class: Y Ticket Number: EXC1WJ3 Date of Departure: 06/25 Passenger Name: YARON YAAKOV KUPFER Document Type: PASSENGER TICKET	LUTON	GB	36,39 European Union Euro	$41.49
06/25/19	Migros M Cornavin Gare GROCERY STORE	Genève	CH	11.65 Swiss Francs	$11.99
06/25/19	W TAXI MISC TRANSPORTATION	RISHON LEZIY		175.00 Israeli Shekels	$48.75
06/26/19	INTERFAX SUBSCRIPTIONS	NATANYA		31.59 Israeli Shekels	$8.81
06/27/19	W TAXI MISC TRANSPORTATION	RISHON LEZIY		180.00 Israeli Shekels	$50.56

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
06/21/19	99008 - BUFFALO AIRPORT MAIN L SPRK990 3122742000	BUFFALO	NY		$150.08
06/22/19	SUNOCO 0588430900 0588 716-791-4126	RANSOMVILLE	NY		$71.28
06/24/19	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$82.69
06/26/19	THE UPS STORE #0745 BUSINESS SERVICE	NEW YORK	NY		$278.15
06/27/19	99008 - BUFFALO AIRPORT MAIN L SPRK990 3122742000	BUFFALO	NY		$75.04
06/28/19	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$6.11

Continued on next page

Detail Continued

				Foreign Spend	Amount
DANIEL DUSHANSKY Card Ending 1071					
06/17/19	-SINEMA PHONE TELECOM EQUIPMENT	TEL AVIV		60.00 Israeli Shekels	$16.65
06/17/19	FRANK NEUSLER GALEIES ART DEALER & GALLERY	JAFFA			$1,623.00
06/27/19	Hotel UTO KULM AG LODGING	Uetliberg / Zürich	CH	664.00 Swiss Francs	$681.65
DORON E BERGERBEST Card Ending 1089					
06/20/19	PAYPAL *WISH 8002660172	8002660172	CA	35.00 Singapore Dollars	$25.63
06/20/19	PAYPAL *BANGGOOD 35903678	35903678	HK	25.38 Singapore Dollars	$18.58
06/24/19	PAYPAL *BANGGOOD 35903678	35903678	HK		$74.70
06/28/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		$12.99
06/29/19	JR- HEINEMANN DUTY FREE DUTY-FREE STORE	NAMAL TEOFA			$149.90
06/29/19	HAZORFIM LTD. JEWELRY/WATCH/SILVRWR	BEN GURION			$67.30
06/29/19	OFFICE DUTYFREE ELECTRONICS STORE	AIRPORT			$200.00
ALEXANDER BEREZIN Card Ending 2103					
06/19/19	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$30.00
ALEXEY VENEDIKTOV Card Ending 1154					
06/27/19	HELVETIA LODGING	SANKT-PETERBURG		55.600,00 Russian Federation Ruble	$883.66
06/28/19	TURKISH AIRLINES WEB RUB www.thy.com TURKISH AIRLINES From: To: Carrier: Class: MOSCOW VNUKOVO APT ISTANBUL TK Z TBILISI TK Z Ticket Number: 23523872769480 Passenger Name: MR ALEXEY VENEDIKTOV Document Type: PASSENGER TICKET	RUSSIAN FEDERATION Date of Departure: 07/11	TU	49.202,00 Russian Federation Ruble	$781.98
06/28/19	Austrian Airlines AG Austrian Airlines AG Ticket Number: 25721527476240 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	INNSBRUCK	AU	640,84 European Union Euro	$730.24
06/29/19	HOTEL PIRIMZE PLAZA LLC LODGING	TBILISI		520.20 Georgia Lari	$184.80
06/29/19	HOTEL PIRIMZE PLAZA LLC LODGING	TBILISI		685.44 Georgia Lari	$243.50

Continued on reverse

Detail Continued

					Foreign Spend	Amount
ILYA KURTOV Card Ending 2194					Foreign Spend	Amount
06/19/19	AEROFLOT AEROFLOT From: MOSKVA MOSCOW SHEREMETYEV Ticket Number: 5552114919366 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET	To:	Carrier:	Class:	74.446,00 Russian Federation Ruble	$1,182.48
		ST PETERSBURGPULKO	SU	C		
		MOSCOW SHEREMETYEV	SU	D		
06/19/19	AEROFLOT AEROFLOT From: MOSKVA Ticket Number: 5551505473593 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET	To:	Carrier:	Class:	400,00 Russian Federation Ruble	$6.35

Fees

			Amount
07/17/19	VLADIMIR A GUSINSKI	Late Payment Fee	$38.00
Total Fees for this Period			**$38.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$3,338.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 06/16/19 Next Closing Date 07/17/19

Account Ending 2004

New Balance	**$94,910.34**
Please Pay By	**07/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 11 for Important Changes to Your Account Terms.

See page 13 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Please note, your preset line is $100,000.00. You have spent $94,910.34.

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit **americanexpress.com/findalounge** for a list of available lounges.

Membership Rewards® Points
Available and Pending as of 05/31/19
555,553
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$90,044.53
Payments/Credits	-$105,500.00
New Charges	+$110,065.81
Fees	+$300.00
New Balance	**$94,910.34**

Days in Billing Period: 30

Customer Care

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1-800-472-9297

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Account Ending 2004
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
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Please Pay By
07/01/19
Amount Due
$94,910.34

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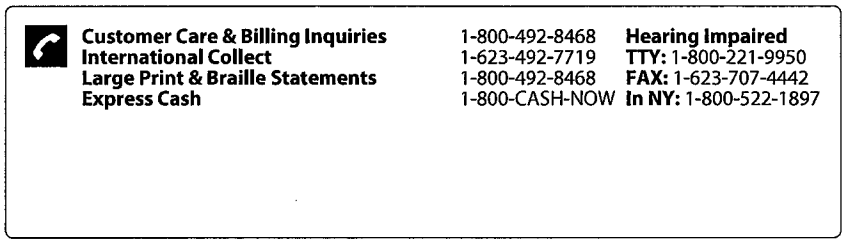

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Payments and Credits

Summary

	Total
Payments	-$105,500.00
Credits	$0.00
Total Payments and Credits	**-$105,500.00**

Detail

*Indicates posting date

Payments			Amount
05/21/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$5,000.00
05/25/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$5,000.00
05/27/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$7,500.00
05/30/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$45,000.00
06/06/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$40,000.00
06/15/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$3,000.00

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 2004	$80,306.50
YARON KUPFER 2038	$6,737.44
CHRISTOPHER RENAUD 2053	$5,018.71
DANIEL DUSHANSKY 1071	$8,102.88
DORON E BERGERBEST 1089	$41.48
ALEXANDER BEREZIN 2103	$30.00
ALEXEY VENEDIKTOV 1154	$3,410.97
ZAMANI LAZUTIN 1162	$2,093.10
ILYA KURTOV 2194	$4,324.73
Total New Charges	**$110,065.81**

Detail

VLADIMIR A GUSINSKI
Card Ending 2004

				Foreign Spend	Amount
05/29/19	GEICO AUTO INSURANCE	(800)841-3000	DC		$789.70
05/29/19	DAN HOTELS LODGING	TEL AVIV			$1,050.00
05/30/19	CONSERVICE 8669477379	(866)947-7379	UT		$2,773.92
05/30/19	DAN HOTELS LODGING	tel aviv			$1,120.00
05/31/19	SOUTHERN CROSS BOATWORKS 0 15971 33315 AUTO SERVICES	FT LAUDERDALE	FL		$35,057.60
05/31/19	-A B METZSH KEFE MRINA LT RESTAURANT	BENY BRAK		683.00 Israeli Shekels	$188.54

Continued on reverse

Detail Continued

				Foreign Spend	Amount
06/01/19	-YAKIMONO RESTAURANT	GIVATIIM		1,562.00 Israeli Shekels	$431.18
06/01/19	TOTTO RESTAURANT	TEL AVIV		2,699.40 Israeli Shekels	$745.16
06/03/19	TOTTO RESTAURANT	TEL AVIV		788.90 Israeli Shekels	$218.00
06/07/19	IN *K&G MARINE LLC 14637 333153	FORT LAUDERDALE	FL		$32,100.00
06/07/19	ADOBE *ACROPRO SUBS Adobe Systems 8008336687	SAN JOSE	CA		$25.24
06/08/19	CLARO RESTAURANT RESTAURANT	TEL AVIV-JAF		1,515.40 Israeli Shekels	$424.11
06/09/19	-YAKIMONO RESTAURANT	GIVATIIM		1,060.00 Israeli Shekels	$296.66
06/09/19	QUATTRO RESTAURANT	TEL AVIV-JAF		1,864.50 Israeli Shekels	$521.82
06/09/19	VZWRLSS BILL PAY VN BILL PAY	800-922-0204	FL		$113.65
06/09/19	VZWRLSS BILL PAY VN BILL PAY	800-922-0204	FL		$118.69
06/10/19	COFFEEMANIA BRYANT PARK 000000001 2125758575	NEW YORK	NY		$312.39
06/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$6.58
06/11/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$46.15
06/11/19	TM -NEW JERSEY DEVILS TICKET AGENCY TICKETS 20190611	AMHERST	MA		$1,933.78
06/12/19	AEROFLOT EXPEDIA.COM TRA AEROFLOT From: To: Carrier: Class: N.Y. J F KENNEDY I MOSCOW SHEREMETYEV SU R N.Y. J F KENNEDY I SU N Ticket Number: 5557326222046 Date of Departure: 07/19 Passenger Name: SIGUNOV/VLADIMIR Document Type: AGENCY PASSENGER TICKET	UNITED STATES OF AMER			$1,120.57
06/12/19	EXPEDIA.COM TRAVEL DELTA AIR LINES From: To: Carrier: Class: WASHINGTON DULLES N.Y. J F KENNEDY I DL W Ticket Number: 00673262032855 Date of Departure: 07/18 Passenger Name: SIGUNOV/VLADIMIR Document Type: PASSENGER TICKET	BELLEVUE	WA		$232.30
06/12/19	EXPEDIA.COM TRAVEL DELTA AIR LINES From: To: Carrier: Class: N.Y. J F KENNEDY I WASHINGTON DULLES DL W Ticket Number: 00673262316650 Date of Departure: 07/28 Passenger Name: SIGUNOV/VLADIMIR Document Type: PASSENGER TICKET	BELLEVUE	WA		$267.30
06/12/19	EXPEDIA 7443313117515 TRAVEL	EXPEDIA.COM	WA		$4.38
06/12/19	EXPEDIA 7443313117515 TRAVEL	EXPEDIA.COM	WA		$36.00
06/12/19	EXPEDIA 7443315389552 TRAVEL	EXPEDIA.COM	WA		$72.00

Continued on next page

Detail Continued

				Foreign Spend	Amount
06/14/19	OPTIMUM 7869 7869 0786993127207 11714 CABLE/BROADCAST SVC	BETHPAGE	NY		$289.60
06/15/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$8.10
06/15/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$3.08

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
05/21/19	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$6,274.12
05/26/19	INTERFAX SUBSCRIPTIONS	NATANYA		77.10 Israeli Shekels	$21.42
06/04/19	W TAXI MISC TRANSPORTATION	RISHON LEZIY		175.00 Israeli Shekels	$48.56
06/05/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	GB	15.41 Pounds Sterling	$19.59
06/06/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	GB	64.05 Pounds Sterling	$81.64
06/06/19	GETT MISC TRANSPORTATION	TEL AVIV-JAF		159.80 Israeli Shekels	$44.72
06/11/19	DROPBOX*BVZ6WTZDZJVD 4159867057	SAN FRANCISCO	CA		$10.09
06/14/19	IBIS BUDGET 0144958888	LYON ST EXUPERY AEROP	RH	119,99 European Union Euro	$135.65
06/14/19	W TAXI MISC TRANSPORTATION	RISHON LEZIY		365.00 Israeli Shekels	$101.65

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
05/20/19	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$208.77
06/07/19	UNITED AIRLINES UNITED AIRLINES	HOUSTON	TX		$2,071.25

From:	To:	Carrier:	Class:
BUFFALO	N.Y. NEWARK INTL A	UA	00
	LOS ANGELES INTERN	UA	00
	CHICAGO O'HARE INT	UA	00
	BUFFALO	UA	00

Ticket Number: 01624570871243 Date of Departure: 06/11
Passenger Name: RENAUD/CHRISTOPHERCMR

06/07/19	UNITED AIRLINES UNITED AIRLINES	HOUSTON	TX		$200.00

From:	To:	Carrier:	Class:
BUFFALO	N.Y. NEWARK INTL A	C5	00

Ticket Number: 01615126082527 Date of Departure: 06/11
Passenger Name: RENAUD /CHANGE FEE

06/11/19	UPS STORE 00001 BUSINESS SERVICE	NEWARK	NJ		$309.44

Continued on reverse

Detail Continued

			Foreign Spend	Amount
06/13/19	UNITED AIRLINES UNITED AIRLINES	HOUSTON TX		$1,041.25

From:	To:	Carrier:	Class:
BUFFALO	WASHINGTON DULLES	UA	00
	ATLANTA HARTSFIELD	UA	00
	N.Y. NEWARK INTL A	UA	00
	BUFFALO	UA	00

Ticket Number: 01624579967975 Date of Departure: 06/15
Passenger Name: RENAUD/CHRISTOPHERCMR
Document Type: PASSENGER TICKET

			Foreign Spend	Amount
06/13/19	UNITED AIRLINES UNITED AIRLINES	HOUSTON TX		$594.00

From:	To:	Carrier:	Class:
BUFFALO	WASHINGTON DULLES	UA	00
	ATLANTA HARTSFIELD	UA	00
	N.Y. NEWARK INTL A	UA	00
	BUFFALO	UA	00

Ticket Number: 01624579973450 Date of Departure: 06/15
Passenger Name: NEWELLRENAUD/AURORA
Document Type: PASSENGER TICKET

			Foreign Spend	Amount
06/13/19	UNITED AIRLINES UNITED AIRLINES	HOUSTON TX		$594.00

From:	To:	Carrier:	Class:
BUFFALO	WASHINGTON DULLES	UA	00
	ATLANTA HARTSFIELD	UA	00
	N.Y. NEWARK INTL A	UA	00
	BUFFALO	UA	00

Ticket Number: 01624579973461 Date of Departure: 06/15
Passenger Name: NEWELLRENAUD/QUINTESSA
Document Type: PASSENGER TICKET

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
05/30/19	MESSA RESTAURANT	TEL-AVIV		1,935.00 Israeli Shekels	$534.15
05/31/19	DELEK MENTA GAS STATION	TAL AVIV		25.90 Israeli Shekels	$7.15
06/02/19	HADASA HOSPITAL HOSPITAL	JERUSALEM		16,171.00 Israeli Shekels	$4,463.92
06/04/19	-BY DR URI BERGER DOCTOR & PHYSICIAN	BENE BRAK		2,500.00 Israeli Shekels	$693.67
06/04/19	STRAND PALACE HOTEL LODGING MERCHANDISE	LONDON	GB	818.00 Pounds Sterling	$1,039.84
06/04/19	STRAND PALACE HOTEL LODGING MERCHANDISE	LONDON	GB	818.00 Pounds Sterling	$1,039.84
06/06/19	STRAND PALACE HOTEL LODGING MERCHANDISE	LONDON	GB	69.38 Pounds Sterling	$88.42
06/12/19	HADSON RESTAURANT RESTAURANT	TEL-AVIV		482.00 Israeli Shekels	$134.89
06/13/19	DROPBOX*LR97V77FMWL4 4159867057	SAN FRANCISCO	CA		$101.00

DORON E BERGERBEST
Card Ending 1089

				Foreign Spend	Amount
06/13/19	PAYPAL *BANGGOOD 35903678	35903678	HK	56.53 Singapore Dollars	$41.48

Continued on next page

Detail Continued

				Foreign Spend	Amount
ALEXANDER BEREZIN Card Ending 2103					
05/20/19	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$30.00
ALEXEY VENEDIKTOV Card Ending 1154					
06/08/19	HELVETIA LODGING	SANKT-PETERBURG		220.809,00 Russian Federation Ruble	$3,410.97
ZAMANI LAZUTIN Card Ending 1162					
05/22/19	LYL TOURS S.L. TRAVEL AGENCY	ALCOBENDAS	ES	1.871,68 European Union Euro	$2,093.10
ILYA KURTOV Card Ending 2194					
05/21/19	AEROFLOT AEROFLOT	MOSKVA		400,00 Russian Federation Ruble	$6.21
	From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551504965423 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET				
05/21/19	AEROFLOT AEROFLOT	MOSKVA		31.066,00 Russian Federation Ruble	$482.20
	From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO Carrier: SU Class: K To: MOSCOW SHEREMETYEV Carrier: SU Class: U Ticket Number: 5552113716594 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET				
05/26/19	AEROFLOT AEROFLOT	MOSKVA		400,00 Russian Federation Ruble	$6.21
	From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551505050257 Passenger Name: KURTOV/ILYA Document Type: PASSENGER TICKET				
05/26/19	AEROFLOT AEROFLOT	MOSKVA		56.458,00 Russian Federation Ruble	$876.21
	From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO Carrier: SU Class: A To: MOSCOW SHEREMETYEV Carrier: SU Class: L Ticket Number: 5552113915962 Passenger Name: KURTOV/ILYA Document Type: PASSENGER TICKET				

Continued on reverse

Detail Continued

					Foreign Spend	Amount
05/27/19	AEROFLOT AEROFLOT		MOSKVA		74.368,00 Russian Federation Ruble	$1,147.03
	From:	To:	Carrier:	Class:		
	ST PETERSBURGPULKO	TEL AVIV BEN GURIO	SU	Z		
		ST PETERSBURGPULKO	SU	I		
	Ticket Number: 5552113943786 Passenger Name: EZUPOV/MAKSIM Document Type: PASSENGER TICKET					
05/27/19	AEROFLOT AEROFLOT		MOSKVA		400,00 Russian Federation Ruble	$6.17
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		NOT AVAILABLE				
	Ticket Number: 5551505062598 Passenger Name: TOPILSKAIA/ELENA Document Type: PASSENGER TICKET					
05/27/19	AEROFLOT AEROFLOT		MOSKVA		74.368,00 Russian Federation Ruble	$1,147.03
	From:	To:	Carrier:	Class:		
	ST PETERSBURGPULKO	TEL AVIV BEN GURIO	SU	Z		
		ST PETERSBURGPULKO	SU	I		
	Ticket Number: 5552113943787 Passenger Name: TOPILSKAIA/ELENA Document Type: PASSENGER TICKET					
05/27/19	AEROFLOT AEROFLOT		MOSKVA		400,00 Russian Federation Ruble	$6.17
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		NOT AVAILABLE				
	Ticket Number: 5551505062597 Passenger Name: EZUPOV/MAKSIM Document Type: PASSENGER TICKET					
06/01/19	YAMIT HOTEL LODGING		TEL AVIV			$247.50
06/02/19	YAMIT HOTEL LODGING		TEL AVIV			$400.00

Fees

			Amount
06/16/19	ZAMANI LAZUTIN	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$300.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$3,300.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee will be changed from $38 or 2.99% of any past due Pay in Full amount, whichever is greater, to $39 or 2.99% of any past due Pay in Full amount, whichever is greater. The returned payment fee will be changed from $38 to $39.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due before the next Closing Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	**$39** or **2.99**% of any past due Pay in Full amount, whichever is greater.
Returned Payment Fee	**$39**.

ID 12766

See the following page(s) for the Detail of Change(s) to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective **September 1, 2019**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
Late Payment	**$39** or **2.99%** of any past due Pay in Full amount, whichever is greater.
Returned Payment	**$39.**

Late Payment Fee

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row in its entirety and replacing it with the following:

Late Payment	$39 if you do not pay the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) on a billing statement before the next Closing Date. For each following Closing Date that an amount past due remains unpaid, we may charge a fee of the greater of $39 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due or any limit established by applicable law. Paying late may also result in a penalty APR. See *When the penalty APR will apply* above.

Returned Payment Fee

Effective **September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	$39 if your payment is returned unpaid the first time we present it to your bank. A returned payment may also result in a penalty APR for Pay Over Time balances. See *When the penalty APR will apply* above.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after **September 1, 2019**, we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, we must receive your payment of the amount due on your Linked Account by the payment due date for a billing period, instead of by the closing date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until **October 31, 2019,** to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning **September 28, 2019**, purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

Effective October 31, 2019	
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. **Effective Immediately,** the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

> For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. **Effective June 6, 2019**, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

> Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
> Three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
> Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

C. **Effective June 6, 2019,** the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. **Effective September 1, 2019**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

> If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the payment due date shown on that statement. If your Linked Account is any other kind of Business Card account or a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the closing date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. **Effective September 1, 2019**, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

> If you are eligible to transfer points, you'll see this option listed in the Travel category on membershiprewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. **Effective October 31, 2019**, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

   > We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

   Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.

3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.

4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:

   If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.

5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.

6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

   If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.

7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

   If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.

8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:

   If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.

9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 05/17/19 Next Closing Date 06/16/19

Account Ending 1006

New Balance	**$90,044.53**
Please Pay By	**06/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please note, your preset line is $100,000.00. You have spent $90,044.53.

Membership Rewards® Points
Available and Pending as of 04/30/19
435,290
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$46,095.68
Payments/Credits	-$83,816.91
New Charges	+$125,965.76
Fees	+$1,800.00
New Balance	**$90,044.53**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
06/01/19
Amount Due
$90,044.53

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

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- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Area Code and Work Phone

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Payments and Credits

Summary

	Total
Payments	-$80,000.00
Credits	
VLADIMIR A GUSINSKI 1006	$0.00
ALEXEY VENEDIKTOV 1154	-$3,816.91
Total Payments and Credits	**-$83,816.91**

Detail

*Indicates posting date

Payments			**Amount**
05/16/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$80,000.00

Credits			Foreign Spend	**Amount**
05/12/19	ALEXEY VENEDIKTOV	AEROFLOT MOSKVA AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5552112805245 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	159.086,00 Russian Federation Ruble	-$2,450.49
05/12/19	ALEXEY VENEDIKTOV	AEROFLOT MOSKVA AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5552112803812 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	88.708,00 Russian Federation Ruble	-$1,366.42

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$104,434.45
YARON KUPFER 2038	$224.08
CHRISTOPHER RENAUD 2053	$7,456.02
DANIEL DUSHANSKY 1071	$101.00
ALEXANDER BEREZIN 2103	$25.00
SERGEY SHESTAKOV 1121	$6,990.99
ALEXEY VENEDIKTOV 1154	$4,680.10
ILYA KURTOV 2194	$2,054.12
Total New Charges	**$125,965.76**

Continued on reverse

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	Amount
04/24/19	AIGPAY PCS INSURANCE	866-856-6855	NJ		$32,331.25
05/16/19	TOWN OF GREENWICH I9F16U4404265 06830	(203)622-3707	CT		$70,037.11
05/16/19	FEE GRNWCH WEB PMT I9F16U4405270 02184	866-342-9267	MA		$2,066.09

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
04/16/19	W TAXI MISC TRANSPORTATION	RISHON LEZIY		400.00 Israeli Shekels	$112.55
04/26/19	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.45
05/11/19	DROPBOX*M1JX2HLKQV29 4159867057	SAN FRANCISCO	CA		$10.09
05/12/19	NORTON AP1281880480 442076165600	BLANCHARDSTOWN	CO		$94.99

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
05/01/19	4TE*FORTE PAYMENT SYSTEMS 000154181 8667642002	DEADWOOD	SD		$181.85
05/01/19	4TE*LAWRENCE CO TAX WEB 000154180 8662905400	DEADWOOD	SD		$7,274.17

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
05/13/19	DROPBOX*TJC7HGL1J6HG 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
04/20/19	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
04/16/19	SOTHEBYS WINE 650000010084112 2128941990	NEW YORK	NY		$345.04
04/19/19	TM -NEW JERSEY DEVILS TICKET AGENCY TICKETS 20190419	AMHERST	MA		$1,933.78
04/22/19	VZW APO PE 32746	800-922-0204	FL		$113.65
04/23/19	NYCTAXI3D57 09012460010 000-0000000	LONG ISLAND C	NY		$15.35
04/23/19	BEN & JACKS STEAKHOUSE 2126825678	NEW YORK	NY		$291.60
04/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
04/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$43.22

Continued on next page

Detail Continued

				Foreign Spend	Amount
04/24/19	STAPLES 00197 00197000111647 10463 CHROMECAST CHARCOAL	BRONX	NY		$38.11
04/24/19	GARDEN GOURMET MAR 542929805511904 7187964209	BRONX	NY		$103.96
04/25/19	JTL Management Inc. JTL Management 7183927000	Long Island City	NY		$19.75
04/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$43.55
04/25/19	AJB Taxi Management AJB Taxi Manage 2129563177	New York	NY		$42.72
04/26/19	DAHLIA 899000000400026 DAHLIAFLORAL@AOL.COM	NEW YORK	NY		$14.00
05/01/19	CHELSEA RENTAL 212-564-9555	NEW YORK	NY		$11.90
05/01/19	ONLINE PAYMENTS 212-300-7950	BROOKLYN	NY		$1,923.08
05/02/19	EATALY NY SALIDO 0338 212-229-2560	NEW YORK	NY		$143.58
05/03/19	TASTENY GRAND CENTRAL GOODS/SERVICES	New York	NY		$52.26
05/07/19	ALL TAXI MANAGEMENT ALL TAXI MANAGE 718-361-0055	41-25 36TH ST LIC	NY		$12.74
05/07/19	BLUESMOKEBATTERYPARK 2 BLUESMOKEBATTER 255 VESSEY STREET NEW YO	NEW YORK	NY		$41.93
05/07/19	BLUESMOKEBATTERYPARK 2 BLUESMOKEBATTER 255 VESSEY STREET NEW YO	NEW YORK	NY		$402.96
05/07/19	DAHLIA 899000000400026 DAHLIAFLORAL@AOL.COM	NEW YORK	NY		$15.24
05/08/19	B FLAT 152666001036467 212-219-2970	NEW YORK	NY		$315.66
05/08/19	JTL Management Inc. JTL Management 7183927000	Long Island City	NY		$58.25
05/09/19	ZONA TRIBECA 000000001 2127660911	NEW YORK	NY		$15.00
05/09/19	TERROIR TRIBECA 436845558442405 ACCOUNTING@WINEISTERROIR.	NEW YORK	NY		$320.01
05/09/19	FIRST CITYCAB CORP. FIRST CITYCAB C TAXICAB & LIMOUSINE	QUEENS	NY		$15.38
05/09/19	ALL TAXI MANAGEMENT ALL TAXI MANAGE 718-361-0055	41-25 36TH ST LIC	NY		$22.88
05/09/19	CITY WINERY +19177428710	NEW YORK	NY		$152.00
05/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$60.37
05/12/19	TJ MAXX 8009266299	MOUNT KISCO	NY		$153.52
05/12/19	VTS YELOWE MAINTENAN VTS YELOWE MAIN TAXICAB & LIMOUSINE	LONG ISLAND CITY	NY		$42.12
05/13/19	GREENWICH TAXI squareup.com/receipts	Stamford	CT		$27.00
05/13/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$11.69

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/15/19	RMT Management CCRM RMT Management 7187844700	Long Island City	NY		$50.12
05/16/19	AVRA ESTIATORIO 212-399-6000	NEW YORK	NY		$133.44

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
04/16/19	DAN HOTELS LODGING	TEL AVIV			$560.00
04/26/19	AEROFLOT AEROFLOT From: DUSSELDORF APT To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552112803812 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	MOSKVA		88.708,00 Russian Federation Ruble	$1,373.88
04/26/19	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: BERLIN SCHONEFELD NOT AVAILABLE Carrier: SU Class: J Ticket Number: 5552112805245 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	MOSKVA		159.086,00 Russian Federation Ruble	$2,463.87
04/26/19	3CPAYMENT*PATRICK HELLMANN SCHLOSSHOTE +4930 814 000 2800	BERLIN	DE	161,10 European Union Euro	$179.80
04/26/19	PAYPAL *HBO SHOP 6469220639	6469220639	CA		$102.55

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
04/14/19	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO MOSCOW SHEREMETYEV Carrier: SU SU Class: D N Ticket Number: 5552112269295 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET	MOSKVA		45.981,00 Russian Federation Ruble	$716.80
04/14/19	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551504367036 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET	MOSKVA		400,00 Russian Federation Ruble	$6.24
04/21/19	LANDVER BEIT HAOPERA RESTAURANT	TEL AVIV - Y		410.00 Israeli Shekels	$114.20
04/21/19	YAMIT HOTEL LODGING	TEL AVIV			$180.00
04/21/19	-YAKIMONO RESTAURANT	GIVATIIM		1,396.00 Israeli Shekels	$388.85
04/22/19	YAMIT HOTEL LODGING	TEL AVIV			$159.30
04/25/19	GRAND CRU LIQUOR STORE	MOSKVA		31.490,00 Russian Federation Ruble	$488.73

Continued on next page

Fees

			Amount
05/17/19	OLEG KARELIN	ANNUAL MEMBERSHIP FEE	$300.00
05/17/19	YARON KUPFER	ANNUAL MEMBERSHIP FEE	$300.00
05/17/19	MARK MEJERSON	ANNUAL MEMBERSHIP FEE	$300.00
05/17/19	DANIEL DUSHANSKY	ANNUAL MEMBERSHIP FEE	$300.00
05/17/19	DORON E BERGERBEST	ANNUAL MEMBERSHIP FEE	$300.00
05/17/19	ORNA GUSINSKI	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$1,800.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$3,000.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 04/16/19 Next Closing Date 05/17/19

Account Ending 1006

New Balance	**$46,095.68**
Please Pay By	**05/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $46,095.68.

Membership Rewards® Points
Available and Pending as of 03/31/19
405,730
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$92,180.80
Payments/Credits	-$92,180.80
New Charges	+$46,095.68
Fees	+$0.00
New Balance	**$46,095.68**

Days in Billing Period: 30

Customer Care

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americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

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Do not staple or use paper clips

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americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 1006
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Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
05/01/19
Amount Due
$46,095.68

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

Payments and Credits

Summary

	Total
Payments	-$92,180.80
Credits	$0.00
Total Payments and Credits	**-$92,180.80**

Detail

*Indicates posting date

Payments			Amount
03/19/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$2,000.08
04/01/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$20,000.00
04/06/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
04/12/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$15,000.00
04/16/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$45,180.72

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$17,486.80
YARON KUPFER 2038	$272.83
CHRISTOPHER RENAUD 2053	$231.51
DANIEL DUSHANSKY 1071	$13,152.00
ALEXANDER BEREZIN 2103	$25.00
A STEPANYANTS 1113	$6,184.00
SERGEY SHESTAKOV 1121	$2,940.57
ALEXEY VENEDIKTOV 1154	$3,258.84
ZAMANI LAZUTIN 1162	$100.94
ILYA KURTOV 2194	$2,443.19
Total New Charges	**$46,095.68**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	Amount
04/15/19	NSSLGLOBAL LTD CATALOG MERCHANDISE	REDHILL	GB	13,313.12 Pounds Sterling	$17,486.80

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
03/26/19	INTERFAX SUBSCRIPTIONS	NATANYA		28.08 Israeli Shekels	$7.77
04/07/19	PAYPAL *20190407197294 63250488	63250488	SG	5.50 Singapore Dollars	$4.07
04/11/19	DROPBOX*9R4BK4BVPL5T 4159867057	SAN FRANCISCO	CA		$10.09
04/14/19	ZÜRICH FLUGHAFEN SBB PASSENGER RAILWAY	ZÜRICH FLUGHAFEN	CH	6.80 Swiss Francs	$6.80

Continued on reverse

Detail Continued

				Foreign Spend	Amount
04/15/19	Restaurant Indigo RESTAURANT	Küsnacht	CH	21.00 Swiss Francs	$21.01
04/15/19	ZÜRICH HB SBB PASSENGER RAILWAY	ZÜRICH HB	CH	6.80 Swiss Francs	$6.80
04/15/19	KÜSNACHT GOLDBACH SBB PASSENGER RAILWAY	KÜSNACHT GOLDBACH	CH	6.80 Swiss Francs	$6.80
04/15/19	ZÜRICH HB SBB PASSENGER RAILWAY	ZÜRICH HB	CH	13.60 Swiss Francs	$13.61
04/15/19	The Central Plaza Hotel LODGING	Zürich	CH	196.00 Swiss Francs	$195.88

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
03/27/19	AMZN MKTP US*MW5RG9HA1 BOOK STORES	AMZN.COM/BILL	WA		$23.99
04/02/19	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$207.52

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
04/03/19	I MEDICAL TEL AVIV BUSINESS SERVICE	TEL AVIV YAF			$13,051.00
04/13/19	DROPBOX*MWTDT9VGH4KC 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
03/21/19	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
03/19/19	DAN HOTELS LODGING	TEL AVIV			$900.00
03/19/19	I MEDICAL TEL AVIV BUSINESS SERVICE	TEL AVIV YAF			$5,284.00

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
03/17/19	SAM'S OF GEDNEY WAY 9149495978	WHITE PLAINS	NY		$113.82
03/18/19	City Winery- New York 212-608-0555	New York	NY		$440.17
03/19/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$52.00
03/22/19	VZW APO PE 32746	800-922-0204	FL		$113.75
03/22/19	ANISE 650000010501784 7185430500	BRONX	NY		$66.70
03/30/19	CHELSEA RENTAL 212-564-9555	NEW YORK	NY		$191.05
04/01/19	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$40.00

Continued on next page

Detail Continued

				Foreign Spend	Amount
04/03/19	ONLINE PAYMENTS 212-300-7950	BROOKLYN	NY		$1,923.08

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
03/18/19	HOTEL BAYERISCHER HOF LODGING MERCHANDISE	MUENCHEN	BA	35,60 European Union Euro	$40.45
03/23/19	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551504035855 Passenger Name: VENEDIKTOV/ALEXEY AL Document Type: PASSENGER TICKET	MOSKVA		400,00 Russian Federation Ruble	$6.25
03/23/19	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: NOVOSIBIRSK MOSCOW SHEREMETYEV Carrier: SU SU Class: I I Ticket Number: 5552111269371 Passenger Name: VENEDIKTOV/ALEXEY AL Document Type: PASSENGER TICKET	MOSKVA		94.484,00 Russian Federation Ruble	$1,477.24
04/11/19	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU SU Class: D Z Ticket Number: 5552112160983 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	MOSKVA		110.814,00 Russian Federation Ruble	$1,728.66
04/11/19	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551504324691 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	MOSKVA		400,00 Russian Federation Ruble	$6.24

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
04/03/19	LIVE YOUR LIFE TOURS & EVENTS TRAVEL AGENCY	ALCOBENDAS	MA	90,00 European Union Euro	$100.94

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
04/01/19	AEROFLOT AEROFLOT From: MOSCOW VNUKOVO APT To: ST PETERSBURGPULKO MOSCOW SHEREMETYEV Carrier: SU SU Class: Z D Ticket Number: 5552111689808 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET	MOSKVA		55.850,00 Russian Federation Ruble	$858.97

Continued on reverse

Detail Continued

				Foreign Spend	Amount
04/03/19	SOKOS HOTEL RECEP.PALACE BR LODGING	SANKT-PETERBURG		15.100,00 Russian Federation Ruble	$232.24
04/13/19	RYANAIR LTD AIRLINE RYANAIR From: PAPHOS To: TEL AVIV BEN GURIO Carrier: FR Class: S Ticket Number: E341QJ Passenger Name: KURTOV/ILYA MR Document Type: PASSENGER TICKET	DUBLIN Date of Departure: 04/20	IR		$366.00
04/13/19	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551504361148 Passenger Name: KURTOV/ILYA Document Type: PASSENGER TICKET	MOSKVA		400,00 Russian Federation Ruble	$6.24
04/13/19	AEROFLOT AEROFLOT From: TEL AVIV BEN GURIO To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: I Ticket Number: 5552112256510 Passenger Name: KURTOV/ILYA Document Type: PASSENGER TICKET	MOSKVA		62.850,00 Russian Federation Ruble	$979.74

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$1,200.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 03/17/19 Next Closing Date 04/16/19

Account Ending 1006

New Balance	**$92,180.80**
Please Pay By	**04/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please note, your preset line is $100,000.00. You have spent $92,180.80.

Membership Rewards® Points
Available and Pending as of 02/28/19
352,787
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$60,835.05
Payments/Credits	-$68,562.00
New Charges	+$99,907.75
Fees	+$0.00
New Balance	**$92,180.80**

Days in Billing Period: 31

Customer Care

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americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Do not staple or use paper clips

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Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
04/01/19
Amount Due
$92,180.80

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

Payments
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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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Zip Code

Area Code and Home Phone

Area Code and Work Phone

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

Payments and Credits

Summary

	Total
Payments	-$68,500.00
Credits	
VLADIMIR A GUSINSKI 1006	-$62.00
Total Payments and Credits	**-$68,562.00**

Detail

*Indicates posting date

Payments			**Amount**
03/01/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$45,000.00
03/04/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$16,000.00
03/13/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$2,500.00
03/15/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$5,000.00
Credits			**Amount**
02/14/19*	VLADIMIR A GUSINSKI	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-$62.00

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$14,103.17
OLEG KARELIN 1022	$111.10
YARON KUPFER 2038	$87.26
CHRISTOPHER RENAUD 2053	$30.55
DANIEL DUSHANSKY 1071	$10,143.38
ALEXANDER BEREZIN 2103	$25.00
A STEPANYANTS 1113	$6,159.55
SERGEY SHESTAKOV 1121	$64,787.63
ALEXEY VENEDIKTOV 1154	$2,896.99
ZAMANI LAZUTIN 1162	$1,211.28
ILYA KURTOV 2194	$351.84
Total New Charges	**$99,907.75**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	Amount
02/15/19	IN *IVG CONSULTING LLC 328 068312	GREENWICH	CT		$11,750.00
02/18/19	TOTTO RESTAURANT	TEL AVIV		1,861.85 Israeli Shekels	$515.03
02/18/19	-YAKIMONO RESTAURANT	GIVATIIM		682.00 Israeli Shekels	$188.66
02/19/19	-YAKIMONO RESTAURANT	GIVATIIM		1,070.00 Israeli Shekels	$295.88
02/19/19	ALENA RESTAURANT TLV RESTAURANT	TEL AVIV-JAF		1,899.00 Israeli Shekels	$525.12

Continued on reverse

Detail Continued

				Foreign Spend	Amount
02/20/19	TOTTO RESTAURANT	TEL AVIV		1,536.70 Israeli Shekels	$425.99
02/20/19	HILTON HOTEL TA LODGING	TEL AVIV		1,451.95 Israeli Shekels	$402.49

OLEG KARELIN
Card Ending 1022

				Foreign Spend	Amount
03/12/19	AMBASSADOR LODGING	SANKT-PETERBURG		7.290,00 Russian Federation Ruble	$111.10

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
02/26/19	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.48
03/09/19	MICROSOFT *OFFICE 365 0000 Z30P8SSOG96M 06831 SSOG96M Z30P8SSOG96	MSBILL.INFO	WA		$70.69
03/11/19	DROPBOX*XZKLGX37FGXT 4159867057	SAN FRANCISCO	CA		$10.09

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
02/21/19	HERTZ TOLL CHARGE-ATS American Traffi 877-411-4300	MESA	AZ		$26.95
03/03/19	HERTZ TOLL CHARGE-ATS American Traffi 877-411-4300	MESA	AZ		$3.60

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
02/18/19	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$10,042.38
03/13/19	DROPBOX*2MKSBPRKG7S1 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
02/19/19	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
02/17/19	AEROFLOT AEROFLOT	MOSKVA		148.427,00 Russian Federation Ruble	$2,251.32

From:	To:	Carrier:	Class:
MOSCOW SHEREMETYEV	TEL AVIV BEN GURIO	SU	D
	MOSCOW SHEREMETYEV	SU	D

Ticket Number: 5552109682911
Passenger Name: STEPANYANTS/ALEXANDE
Document Type: PASSENGER TICKET

				Foreign Spend	Amount
02/21/19	AZBUKA VKUSA GROCERY STORE	MOSKVA		34.875,00 Russian Federation Ruble	$533.69
02/22/19	AZBUKA VKUSA GROCERY STORE	MOSKVA		70.020,00 Russian Federation Ruble	$1,072.12

Continued on next page

Detail Continued

				Foreign Spend	Amount
02/26/19	DAN HOTELS LODGING	TEL AVIV			$1,080.00
03/07/19	AZBUKA VKUSA GROCERY STORE	MOSKVA		80.469,00 Russian Federation Ruble	$1,222.42

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
02/15/19	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20190215	AMHERST	MA		$1,933.78
02/19/19	BELLE REVE 2126800101	NEW YORK	NY		$46.71
02/19/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$104.00
02/19/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$52.00
02/19/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$57.00
02/20/19	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY		$64.30
02/21/19	SKY PARKING CORP 650000007667341 2126083060	NEW YORK	NY		$19.00
02/21/19	TABLESIDE ITALIAN COOK SH 832502005891 646-852-6498	NEW YORK	NY		$190.31
02/22/19	VZW APO PE 32746	800-922-0204	FL		$113.72
02/24/19	ZIPCAR.COM CAMBRIDGE	BOSTON	MA		$70.00
02/25/19	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20190225	AMHERST	MA		$201.92
02/25/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$109.25
02/25/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$43.75
02/25/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$28.50
02/27/19	102 KRAFT WINES LIQUOR STORE	BRONXVILLE	NY		$109.46
02/28/19	51389 - 75 HENRY ST CADMAN PLA CPRK513 3122742000	BROOKLYN	NY		$27.00
02/28/19	OZU JAPANESE CUISINE 0326 718-797-3288	BROOKLYN	NY		$66.62
03/01/19	IN *IVG CONSULTING LLC 358 068312	GREENWICH	CT		$43,000.00
03/05/19	IN *IVG CONSULTING LLC 363 068312	GREENWICH	CT		$15,600.00
03/05/19	LAZ PARKING 212-265-2239	NEWARK	NJ		$20.00
03/07/19	PROTONMAIL +41225483551	GENEVA	ZH		$288.00
03/07/19	KING SAUNA 8000000000	PALISADES PARK	NJ		$165.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
03/08/19	UBER TRIP E5FYE HELP.UBER.COM	HELP.UBER.COM	CA		$31.36
03/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$12.95
03/09/19	UBER TRIP E5FYE HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
03/09/19	UBER TRIP 7TXOC HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
03/09/19	LIEBMANS DELI 146600001123067 718-548-4534	BRONX	NY		$69.96
03/13/19	DIM SUM GO GO 0000 212-732-0797	NEW YORK	NY		$34.45
03/13/19	ECCO RESTAURANT 0000 212-227-7074	NEW YORK	NY		$216.55
03/15/19	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20190315	AMHERST	MA		$1,933.78
03/16/19	CITY WINERY - NEW YORK 212-608-0555	888-794-7359	NY		$168.00

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
02/18/19	DAN HOTELS LODGING	TEL AVIV			$540.00
02/22/19	DEUTSCHE LUFTHANSA AG DEUTSCHE LUFTHANSA AG	Koeln	RU	30.659,00 Russian Federation Ruble	$469.44
	From: / To: / Carrier: / Class: MOSCOW DOMODEDOVO / MUNICH FRANZ JOSEP / LH / 00 MOSCOW DOMODEDOVO / LH / 00 Ticket Number: 22085017603420 / Date of Departure: 03/16 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET				
02/27/19	HELVETIA LODGING	SANKT-PETERBURG		85.600,00 Russian Federation Ruble	$1,303.98
03/07/19	HOTEL ON BOOKING.COM TRAVEL AGENCY	AMSTERDAM	NL	515,20 European Union Euro	$583.57

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
03/13/19	LIVE YOUR LIFE TOURS & EVENTS TRAVEL AGENCY	ALCOBENDAS	MA	1.070,22 European Union Euro	$1,211.28

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
02/23/19	AEROFLOT AEROFLOT	MOSKVA		22.916,00 Russian Federation Ruble	$351.84
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / ST PETERSBURGPULKO / SU / N MOSCOW SHEREMETYEV / SU / U Ticket Number: 5552109963494 Passenger Name: KURTOV/ILYA Document Type: PASSENGER TICKET				

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$1,200.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 02/14/19 Next Closing Date 03/17/19

Account Ending 1006

New Balance	**$60,835.05**
Please Pay By	**03/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 7 for Important Information about Your Account.

See page 8 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Please note, your preset line is $100,000.00. You have spent $60,835.05.

Membership Rewards® Points
Available and Pending as of 01/31/19
273,270
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$62,109.26
Payments/Credits	-$62,109.26
New Charges	+$59,635.05
Fees	+$1,200.00
New Balance	**$60,835.05**

Days in Billing Period: 28

Customer Care

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

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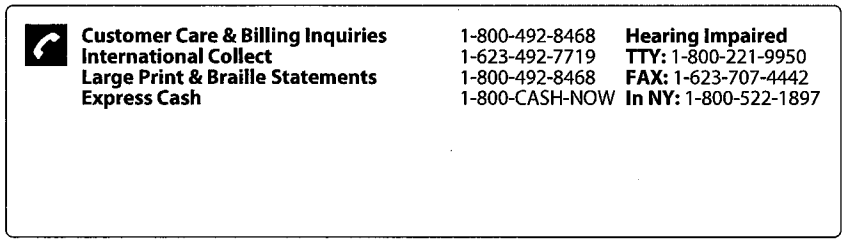

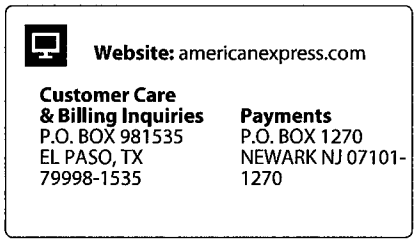

Change of Address
If correct on front, do not use.

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

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Area Code and Work Phone

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

Payments and Credits

Summary

	Total
Payments	-$62,109.26
Credits	$0.00
Total Payments and Credits	**-$62,109.26**

Detail

*Indicates posting date

Payments			Amount
01/29/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$2,750.00
02/02/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$2,500.00
02/08/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$20,000.00
02/13/19*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$36,859.26

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$47,331.25
YARON KUPFER 2038	$3,929.15
CHRISTOPHER RENAUD 2053	$958.64
DANIEL DUSHANSKY 1071	$101.00
ALEXANDER BEREZIN 2103	$328.00
A STEPANYANTS 1113	$501.35
SERGEY SHESTAKOV 1121	$4,528.03
ALEXEY VENEDIKTOV 1154	$939.82
ILYA KURTOV 2194	$1,017.81
Total New Charges	**$59,635.05**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	Amount
01/23/19	AIGPAY PCS INSURANCE	866-856-6855	NJ		$32,331.25
02/13/19	IN *IVG CONSULTING LLC 309 068312	GREENWICH	CT		$15,000.00

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
01/26/19	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.38
01/28/19	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$3,326.91
02/03/19	ZÜRICH FLUGHAFEN SBB PASSENGER RAILWAY	ZÜRICH FLUGHAFEN	CH	6.80 Swiss Francs	$6.85
02/04/19	UBER TRIP E6JLS HELP.UBER.COM	HELP.UBER.COM	AG	12.61 Swiss Francs	$12.71

Continued on reverse

Detail Continued

				Foreign Spend	Amount
02/04/19	ZÜRICH STADELHOFEN SBB PASSENGER RAILWAY	ZÜRICH STADELHOFEN	CH	6.80 Swiss Francs	$6.85
02/05/19	ZÜRICH HB SBB PASSENGER RAILWAY	ZÜRICH HB	CH	6.80 Swiss Francs	$6.83
02/05/19	The Central Plaza Hotel LODGING	Zürich	CH	383.00 Swiss Francs	$383.50
02/05/19	W TAXI MISC TRANSPORTATION	RISHON LEZIY		350.00 Israeli Shekels	$97.17
02/11/19	DROPBOX*JPZHQ82GFPF5 4159867057	SAN FRANCISCO	CA		$10.09
02/12/19	PDFESCAPE.COM 8004711131	SAN DIEGO	CA		$35.98
02/12/19	PDFESCAPE.COM 8004711131	SAN DIEGO	CA		$35.88

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
02/12/19	UNITED AIRLINES UNITED AIRLINES From: BUFFALO To: N.Y. NEWARK INTL A Carrier: UA Class: 00 Ticket Number: 01629284138845 Date of Departure: 02/13 Passenger Name: RENAUD /BUNDLE ECONOMY Document Type: PACKAGES	HOUSTON	TX		$62.00
02/12/19	UNITED AIRLINES UNITED AIRLINES From: BUFFALO To: N.Y. NEWARK INTL A Carrier: UA Class: 00 BUFFALO UA 00 Ticket Number: 01629284138856 Date of Departure: 02/13 Passenger Name: RENAUD /PREMIER ACCELE Document Type: FREQUENT FLYER FEE/PURCHASE	HOUSTON	TX		$160.00
02/12/19	UNITED AIRLINES UNITED AIRLINES From: BUFFALO To: N.Y. NEWARK INTL A Carrier: UA Class: 00 BUFFALO UA 00 Ticket Number: 01629284138860 Date of Departure: 02/13 Passenger Name: RENAUD /AWARD ACCELERA Document Type: FREQUENT FLYER FEE/PURCHASE	HOUSTON	TX		$50.00
02/12/19	UNITED AIRLINES UNITED AIRLINES From: BUFFALO To: N.Y. NEWARK INTL A Carrier: UA Class: 00 BUFFALO UA 00 Ticket Number: 01624383258735 Date of Departure: 02/13 Passenger Name: RENAUD/CHRISTOPHERC Document Type: PASSENGER TICKET	HOUSTON	TX		$456.60
02/13/19	HERTZ CAR RENTAL Location / Date Rental: NEWARK NJ 19/02/13 Return: NEWARK NJ 19/02/13 Agreement Number: 381039212 Renter Name: RENAUD /CHRISTOPHER	800-654-4173	NJ		$230.04

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
02/13/19	DROPBOX*C4KCGL2PKDL7 4159867057	SAN FRANCISCO	CA		$101.00

Continued on next page

Detail Continued

				Foreign Spend	Amount
ALEXANDER BEREZIN Card Ending 2103					
01/20/19	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00
01/29/19	OAG AVIATION WO OAG Aviation Wo www.oag.com	LUTON	GB		$303.00
A STEPANYANTS Card Ending 1113					
01/22/19	GRAND CRU LIQUOR STORE	MOSKVA		33.282,00 Russian Federation Ruble	$501.35
SERGEY SHESTAKOV Card Ending 1121					
01/18/19	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20190118	AMHERST	MA		$1,877.49
01/19/19	BT*ATOM TICKETS, LLC 3106272866	SANTA MONICA	CA		$72.50
01/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$22.84
01/19/19	UBER TRIP JWCEN HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
01/22/19	VZW APO PE 32746	800-922-0204	FL		$141.84
01/22/19	YARD HOUSE 0108333 0000 914-375-9273	YONKERS	NY		$182.71
01/23/19	TRIBECA DENTAL ASSOC DENTIST/ORTHODONTIST	NEW YORK	NY		$1,500.00
01/31/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$54.00
02/05/19	SKY PARKING CORP 650000007667341 2126083060	NEW YORK	NY		$19.00
02/05/19	ECCO RESTAURANT 0000 212-227-7074	NEW YORK	NY		$339.70
02/05/19	VERIZON WIRELESS 212-346-9662	NEW YORK	NY		$97.97
02/05/19	VERIZON WIRELESS 212-346-9662	NEW YORK	NY		$68.86
02/07/19	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$14.25
02/13/19	HOUSING WORKS BOOKSTORE CAFE squareup.com/receipts	New York	NY		$31.57
02/14/19	A1 RECORD SHOP 000000001 2124732870	NEW YORK	NY		$100.17

Continued on reverse

Detail Continued

					Foreign Spend	Amount
ALEXEY VENEDIKTOV Card Ending 1154						
02/07/19	AEROFLOT AEROFLOT		MOSKVA		61.671,00 Russian Federation Ruble	$939.82
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	TEL AVIV BEN GURIO	SU	I		
		MOSCOW SHEREMETYEV	SU	Z		
	Ticket Number: 5552109201441 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET					
ILYA KURTOV Card Ending 2194						
02/11/19	AEROFLOT AEROFLOT		MOSKVA		66.646,00 Russian Federation Ruble	$1,017.81
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	ST PETERSBURGPULKO	SU	D		
		MOSCOW SHEREMETYEV	SU	D		
	Ticket Number: 5552109411738 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET					

Fees

			Amount
02/14/19	CHRISTOPHER RENAUD	ANNUAL MEMBERSHIP FEE	$300.00
02/14/19	SERGEY SHESTAKOV	ANNUAL MEMBERSHIP FEE	$300.00
02/14/19	ALEXEY VENEDIKTOV	ANNUAL MEMBERSHIP FEE	$300.00
02/14/19	YURY Y FEDUTINOV	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$1,200.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$1,200.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	**Effective Immediately**, we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at **americanexpress.com**.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.

Business Platinum Card

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first $150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of $150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.

Business Platinum Card
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 01/17/19 Next Closing Date 02/14/19

Account Ending 1006

New Balance	**$62,109.26**
Please Pay By	**02/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $62,109.26.

Membership Rewards® Points
Available and Pending as of 12/31/18
195,193
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$46,501.35
Payments/Credits	-$67,469.13
New Charges	+$83,077.04
Fees	+$0.00
New Balance	**$62,109.26**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
02/01/19
Amount Due
$62,109.26

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Total
Payments	-$10,000.00
Credits	
VLADIMIR A GUSINSKI 1006	-$52,703.25
ALEXEY VENEDIKTOV 1154	-$4,765.88
Total Payments and Credits	**-$67,469.13**

Detail

*Indicates posting date

Payments				**Amount**
12/28/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$10,000.00

Credits			Foreign Spend	**Amount**
10/29/18	VLADIMIR A GUSINSKI	AREA MANAGEMENT SERVICES SOTOGRANDE CA BUSINESS SERVICE	9.000,00 European Union Euro	-$10,296.01
12/18/18	VLADIMIR A GUSINSKI	AREA MANAGEMENT SERVICES SOTOGRANDE CA BUSINESS SERVICE	15.000,00 European Union Euro	-$17,160.02
12/24/18	VLADIMIR A GUSINSKI	AREA MANAGEMENT SERVICES SOTOGRANDE CA BUSINESS SERVICE S/SE REF: 12018	22.000,00 European Union Euro	-$25,247.22
12/28/18	ALEXEY VENEDIKTOV	AEROFLOT MOSKVA AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5552106218077 Passenger Name: VENEDIKTOVA/ELENA Document Type: PASSENGER TICKET	164.959,00 Russian Federation Ruble	-$2,382.94
12/28/18	ALEXEY VENEDIKTOV	AEROFLOT MOSKVA AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5552106218076 Passenger Name: VENEDIKTOV/ALEXEY Document Type: PASSENGER TICKET	164.959,00 Russian Federation Ruble	-$2,382.94

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$42,281.23
YARON KUPFER 2038	$6,985.20
DANIEL DUSHANSKY 1071	$395.74
ALEXANDER BEREZIN 2103	$25.00
A STEPANYANTS 1113	$24,755.31
SERGEY SHESTAKOV 1121	$4,791.25
ALEXEY VENEDIKTOV 1154	$1,388.40

Continued on reverse

Summary Continued

	Total
ILYA KURTOV 9-02194	$2,454.91
Total New Charges	**$83,077.04**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	Amount
12/18/18	AREA MANAGEMENT SERVICES BUSINESS SERVICE S/SE REF: 11918	SOTOGRANDE	CA	15.000,00 European Union Euro	$17,034.01
12/24/18	AREA MANAGEMENT SERVICES BUSINESS SERVICE S/SE REF: 12018	SOTOGRANDE	CA	22.000,00 European Union Euro	$25,247.22

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
12/24/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$4,769.69
12/24/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$2,199.11
01/05/19	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.31
01/11/19	DROPBOX*VGLN2R9JRK78 4159867057	SAN FRANCISCO	CA		$10.09

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
12/17/18	HENYON ROYAL BEACH BUSINESS SERVICE	jerusalem		20.00 Israeli Shekels	$5.31
12/17/18	THAILAD HOUSE LTD RESTAURANT	TEL AVIV		361.10 Israeli Shekels	$95.92
01/07/19	PASSPORTCARD ISR INSURANCE SALES	NETANYA		712.59 Israeli Shekels	$193.51
01/13/19	DROPBOX*2BXH7H3Y6GNW 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
12/21/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
12/18/18	BA.COM UK BRITISH AIRWAYS	WEST DRAYTON	GB	12,762.75 Pounds Sterling	$16,220.20

From:	To:	Carrier:	Class:
LONDON HEATHROW AP	MAHE ISLAND	BA	I
	LONDON HEATHROW AP	BA	I

Ticket Number: 125HOL2899291
Date of Departure: 01/02
Passenger Name: STEPANYANTS/ALEXANDER MR
Document Type: PASSENGER TICKET

12/24/18	ROUST INC. LIQUOR STORE	MOSKVA		499.004,30 Russian Federation Ruble	$7,322.77

Continued on next page

Detail Continued

				Foreign Spend	Amount
12/25/18	GRAND CRU LIQUOR STORE	MOSKVA		82.614,00 Russian Federation Ruble	$1,212.34

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
12/20/18	GARDEN GOURMET MAR 542929805511904 7187964209	BRONX	NY		$131.88
12/20/18	TRIBECA GRILL RESTAURANT	NEW YORK	NY		$761.56
12/21/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$44.10
12/21/18	UBER TRIP 22AYP HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
12/21/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20181221	AMHERST	MA		$1,877.50
12/22/18	VZW APO PE 32746	800-922-0204	FL		$141.78
12/29/18	WINE&SPIRIT DISCOUNT W 914-712-3111	NEW ROCHELLE	NY		$418.22
12/30/18	CASA D'PACO 0000 862-307-9466	NEWARK	NJ		$205.15
01/06/19	MICROSOFT*MICROSOFT *OFFICE 365 DIRECT MKTG INTERNET	REDMOND			$108.86
01/08/19	THE STATION RESTAURANT 00-08031995205 RESTAURANT	NAUGATUCK	CT		$59.83
01/09/19	WEAP PARKING 650000008633193 2128770986	NEW YORK	NY		$27.00
01/10/19	8TH STREET PARKING LLC 650000009799449 2124759562	NEW YORK	NY		$47.00
01/11/19	MEDITERRANEO RESTAURAN 000000001 2036294747	GREENWICH	CT		$384.37
01/13/19	UBER TRIP 3VNUB HELP.UBER.COM	HELP.UBER.COM	CA		$23.20
01/14/19	TOLOACHE 000000001 2125811818	NEW YORK	NY		$111.72
01/15/19	UBER TRIP 3VNUB HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
01/16/19	COFFEEMANIA BRYANT PARK 000000001 2125758575	NEW YORK	NY		$438.82

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
01/10/19	HELVETIA LODGING	SANKT-PETERBURG		92.780,00 Russian Federation Ruble	$1,388.40

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
12/18/18	GRAND CRU LIQUOR STORE	MOSKVA		38.384,00 Russian Federation Ruble	$576.44

Continued on reverse

Detail Continued

					Foreign Spend	Amount
12/28/18	AEROFLOT AEROFLOT		MOSKVA		78.612,00 Russian Federation Ruble	$1,135.60
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	ST PETERSBURGPULKO	SU	D		
		MOSCOW SHEREMETYEV	SU	D		
	Ticket Number: 5552107568481 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET					
01/14/19	AEROFLOT AEROFLOT		MOSKVA		12.870,00 Russian Federation Ruble	$193.86
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	ST PETERSBURGPULKO	SU	N		
		MOSCOW VNUKOVO APT	SU	N		
	Ticket Number: 5552108085179 Passenger Name: KURTOV/ILYA ALEKSAND Document Type: PASSENGER TICKET					
01/15/19	22844004 RESTAURANT		SANKT-PETERBURG	RU	19.870,00 Russian Federation Ruble	$296.87
01/15/19	SOKOS HOTEL SEVILLA RESTAUR RESTAURANT		SANKT-PETERBURG		1.550,00 Russian Federation Ruble	$23.18
01/16/19	SOKOS HOTEL RECEP.PALACE BR LODGING		SANKT-PETERBURG		15.200,00 Russian Federation Ruble	$228.96

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 12/17/18 Next Closing Date 01/17/19

OPEN℠

Account Ending 1006

New Balance	**$46,501.35**
Please Pay By	**01/01/19 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 9 for an Important Change to Your Account Terms.

See important notices about Your Billing Dispute Procedures, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 11

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Please note, your preset line is $100,000.00. You have spent $46,501.35.

Membership Rewards® Points

Available and Pending as of 11/30/18
322,319

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$47,093.21
Payments/Credits	-$47,093.21
New Charges	+$46,051.35
Fees	+$450.00
New Balance	**$46,501.35**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
01/01/19

Amount Due
$46,501.35

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

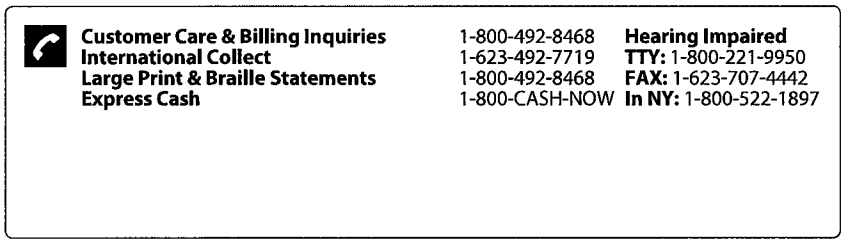
How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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



Change of Address
If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Total
Payments	-$47,034.13
Credits	
VLADIMIR A GUSINSKI 1006	$0.00
YARON KUPFER 2038	-$59.08
Total Payments and Credits	**-$47,093.21**

Detail

*Indicates posting date

Payments				**Amount**
12/14/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$47,034.13

Credits			Foreign Spend	**Amount**
12/04/18	YARON KUPFER	ROYAL GARDEN HOTEL - ECOM MOTO LONDON GB LODGING INTERNET ELECTRONIC PAYMENT	46.00 Pounds Sterling	-$59.08

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$917.37
YARON KUPFER 2038	$1,580.56
DANIEL DUSHANSKY 1071	$25,532.30
ALEXANDER BEREZIN 2103	$77.91
A STEPANYANTS 1113	$4,310.98
SERGEY SHESTAKOV 1121	$4,973.78
ALEXEY VENEDIKTOV 1154	$6,955.74
ILYA KURTOV 2194	$1,702.71
Total New Charges	**$46,051.35**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

			Foreign Spend	**Amount**
11/17/18	YASOO HATAVERNA RESTAURANT	TEL AVIV YAF	652.00 Israeli Shekels	$176.37
11/21/18	-YAKIMONO RESTAURANT	GIVATIIM	962.00 Israeli Shekels	$258.58
11/21/18	TOTTO RESTAURANT	TEL AVIV	1,240.85 Israeli Shekels	$333.53
11/22/18	Armani BUSINESS SERVICE	New York, NY		$148.89

YARON KUPFER
Card Ending 2038

			Foreign Spend	**Amount**
11/15/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY	350.00 Israeli Shekels	$94.68

Continued on reverse

Detail Continued

				Foreign Spend	Amount
11/18/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		89.00 Israeli Shekels	$24.07
11/23/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	765.00 Pounds Sterling	$985.17
11/25/18	WAGAMAMA KENSINGTON RESTAURANT RETAIL	LONDON	GB	26.75 Pounds Sterling	$34.45
11/25/18	UBER TRIP X2UOW HELP.UBER.COM	HELP.UBER.COM	GB	11.96 Pounds Sterling	$15.40
11/25/18	UBER TRIP YLOPO HELP.UBER.COM	HELP.UBER.COM	GB	33.62 Pounds Sterling	$43.30
11/25/18	UBER TRIP MLZAO HELP.UBER.COM	HELP.UBER.COM	GB	8.87 Pounds Sterling	$11.42
11/26/18	UBER TRIP LZTDZ HELP.UBER.COM	HELP.UBER.COM	GB	10.96 Pounds Sterling	$14.11
11/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.31
11/27/18	UBER TRIP UODNY HELP.UBER.COM	HELP.UBER.COM	GB	6.00 Pounds Sterling	$7.72
11/27/18	LUL TICKET MACHINE-FARRINGDON GOVERNMENT SERVICE GOODS	LONDON	GB	12.70 Pounds Sterling	$16.34
11/27/18	ROADSTER CALIFORNIA LTD RESTAURANT	LONDON	GB	17.50 Pounds Sterling	$22.52
11/28/18	UBER TRIP U7DEK HELP.UBER.COM	HELP.UBER.COM	GB	72.43 Pounds Sterling	$92.57
11/28/18	ORIEL LUTON AIRPORT RESTAURANT	LUTON	GB	12.60 Pounds Sterling	$16.10
11/28/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		340.00 Israeli Shekels	$91.24
12/03/18	ROYAL GARDEN HOTEL - ECOM MOTO LODGING INTERNET ELECTRONIC PAYMENT	LONDON	GB	46.00 Pounds Sterling	$59.01
12/04/18	MINISTRU OF JUSTICE GOVERNMENT SERVICE	J M		70.00 Israeli Shekels	$18.80
12/11/18	DROPBOX*KLC3CZ6HVNL1 4159867057	SAN FRANCISCO	CA		$10.09
12/16/18	-OFFICE DEEPOT OFFICE SUPPLY STORE	BENY BRAK		64.90 Israeli Shekels	$17.26

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
11/19/18	-ZEEV LEVIN BEAUTY/BARBER SHOP	BENY BRAK		5,338.00 Israeli Shekels	$1,443.95
11/19/18	-YAKIMONO RESTAURANT	GIVATIIM		1,342.00 Israeli Shekels	$362.95
11/20/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$14,838.40
11/21/18	AEROHANDLING LTD BUSINESS SERVICE	LOD NAMAL TE			$8,786.00
12/13/18	DROPBOX*FGQ9QHR6CY8K 4159867057	SAN FRANCISCO	CA		$101.00

Continued on next page

Detail Continued

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
11/21/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00
12/08/18	VEDOMOSTI PODPISKA NEWS DEALER/NEWSSTAND	MOSKVA		3.490,00 Russian Federation Ruble	$52.91

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
11/21/18	BA.COM BRITISH AIRWAYS From: MOSCOW DOMODEDOVO To: LONDON HEATHROW AP GENEVA Carrier: BA BA Class: R R Ticket Number: 1258782462719 Date of Departure: 11/25 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	RUSSIAN FEDERATION	RU	91.740,00 Russian Federation Ruble	$1,396.29
11/23/18	MICROSOFT*MICROSOFT *STORE DIRECT MKTG INTERNET	REDMOND			$1,073.06
11/29/18	AEROFLOT AEROFLOT From: GENEVA To: MOSCOW SHEREMETYEV GENEVA Carrier: SU SU Class: Z Z Ticket Number: 5552106546576 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW		122.402,00 Russian Federation Ruble	$1,841.63

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
11/16/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20181116	AMHERST	MA		$1,877.49
11/16/18	KING SAUNA 8000000000	PALISADES PARK	NJ		$165.00
11/22/18	VZW APO PE 32746	800-922-0204	FL		$141.78
11/23/18	UBER TRIP WYBJY HELP.UBER.COM	HELP.UBER.COM	CA		$10.17
11/24/18	PRU CENTER LEGEND SUITES 1827 07101 FOOD/BEVERAGE	NEWARK	NJ		$2,067.49
11/28/18	51401 - 270 GREENWICH STREET CPRK51401 3122742000	NEW YORK	NY		$46.00
12/01/18	UBER TRIP CUI7O HELP.UBER.COM	HELP.UBER.COM	CA		$50.40
12/01/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$37.50
12/01/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$43.00
12/01/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$36.00
12/01/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$52.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
12/02/18	UBER *TRIP-CHUSV HELP.UBER.COM	HELP.UBER.COM	CA		$35.98
12/02/18	CLUB MACANUDO NY 001759810010421 (212) 752-8200	NEW YORK	NY		$135.14
12/02/18	UBER TRIP C7UMU HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
12/02/18	UBER TRIP CHUSV HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
12/02/18	UBER TRIP CUI7O HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
12/02/18	UBER TRIP C7UMU HELP.UBER.COM	HELP.UBER.COM	CA		$48.12
12/03/18	UBER TRIP LR6QU HELP.UBER.COM	HELP.UBER.COM	CA		$9.40
12/03/18	UBER TRIP LR6QU HELP.UBER.COM	HELP.UBER.COM	CA		$2.05
12/04/18	WALKERS USFC10013	NEW YORK	NY		$135.41
12/04/18	BELLE REVE 2126800101	NEW YORK	NY		$65.46

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
11/16/18	HELVETIA LODGING	SANKT-PETERBURG		87.260,00 Russian Federation Ruble	$1,329.37
11/21/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV VIENNA SU J MOSCOW SHEREMETYEV SU D Ticket Number: 5552106218077 Passenger Name: VENEDIKTOVA/ELENA	MOSCOW		167.689,00 Russian Federation Ruble	$2,564.63
11/21/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV VIENNA SU J MOSCOW SHEREMETYEV SU D Ticket Number: 5552106218076 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		167.689,00 Russian Federation Ruble	$2,564.63
12/02/18	RADISSON ROYAL RECEPTION 1 LODGING	MOSKVA		33.040,00 Russian Federation Ruble	$497.11

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
11/18/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV ST PETERSBURGPULKO SU D MOSCOW SHEREMETYEV SU D Ticket Number: 5552106075295 Passenger Name: KURTOV/ILYA	MOSCOW		65.812,00 Russian Federation Ruble	$1,000.97

Continued on next page

Detail Continued

					Foreign Spend	Amount
11/18/18	AEROFLOT AEROFLOT		MOSCOW		400,00 Russian Federation Ruble	$6.08
	From:	To:	Carrier:	Class:		
	N/A	N/A NOT AVAILABLE	YY	00		
	Ticket Number: 5551502622417 Passenger Name: KURTOV/ILYA					
12/09/18	AEROFLOT AEROFLOT		MOSCOW		45.997,00 Russian Federation Ruble	$695.66
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	ST PETERSBURGPULKO	SU	N		
		MOSCOW SHEREMETYEV	SU	D		
	Ticket Number: 5552106939351 Passenger Name: KURTOV/ILYA					

Fees

			Amount
12/17/18	VLADIMIR A GUSINSKI	ANNUAL MEMBERSHIP FEE	$450.00
Total Fees for this Period			**$450.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$4,650.00
Total Interest in 2018	$1,881.36

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. The detailed changes to your Cardmember Agreement can be found on the following page.

We are increasing the annual membership fee to $595.00 beginning at your account renewal that occurs on or after February 14, 2019.

How to avoid this increase: *This fee increase will not take effect until your next renewal date on or after February 14, 2019. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.*

Revised Terms, as of February 14, 2019	
Annual Membership Fee	**$595.00**

ID 12682

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Change to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Annual Membership Fee

Effective February 14, 2019, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	**$595.00**

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

AN/OC/BillingDispute/11-2014

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

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

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does

not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/OC/EFT/11-2014

Notice for residents of Washington State
In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/OC/WA/11-2014

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 11/16/18 Next Closing Date 12/17/18

OPEN℠

Account Ending 1006

New Balance	**$47,093.21**
Please Pay By	**12/01/18 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Please note, your preset line is $100,000.00. You have spent $47,093.21.

Membership Rewards® Points
Available and Pending as of 10/31/18
322,748
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$41,945.30
Payments/Credits	-$42,664.88
New Charges	+$47,212.79
Fees	+$600.00
New Balance	**$47,093.21**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

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Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
12/01/18
Amount Due
$47,093.21

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

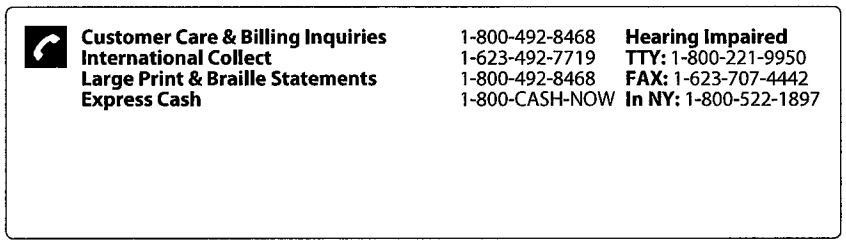
How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

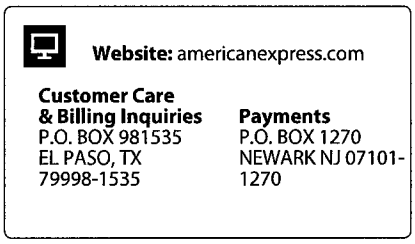
Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more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

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

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



Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	



Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

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. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Total
Payments	-$41,945.30
Credits	
VLADIMIR A GUSINSKI 1006	$0.00
YARON KUPFER 2038	-$719.58
Total Payments and Credits	**-$42,664.88**

Detail

*Indicates posting date

Payments			**Amount**
11/14/18*	VLADIMIR A GUSINSKI	PAYMENT RECEIVED - THANK YOU	-$41,945.30

Credits			Foreign Spend	**Amount**
11/14/18	YARON KUPFER	ROYAL GARDEN HOTEL LONDON GB LODGING GOODS AND/OR SERVICES	552.50 Pounds Sterling	-$719.58

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$12,315.53
OLEG KARELIN 1022	$2,136.10
YARON KUPFER 2038	$4,371.74
DANIEL DUSHANSKY 1071	$20,189.81
ALEXANDER BEREZIN 2103	$25.00
SERGEY SHESTAKOV 1121	$7,912.85
ZAMANI LAZUTIN 1162	$261.76
Total New Charges	**$47,212.79**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	**Amount**
10/20/18	YAMIT HOTEL LODGING	TEL AVIV			$400.00
10/20/18	YAMIT HOTEL LODGING	TEL AVIV			$400.00
10/29/18	AREA MANAGEMENT SERVICES BUSINESS SERVICE S/SE REF: 9818	SOTOGRANDE	CA	9.000,00 European Union Euro	$10,277.11
11/12/18	GINZA ONODERA 15 BURY STREET 00002078391101	LONDON	GB	695.80 Pounds Sterling	$900.30
11/12/18	RANDA RESTAURANT	LONDON	GB	110.82 Pounds Sterling	$144.71
11/14/18	AKIRA RESTAURANT RESTAURANT	LONDON	GB	148.50 Pounds Sterling	$193.41

Continued on reverse

Detail Continued

				Foreign Spend	Amount
OLEG KARELIN Card Ending 1022					
11/01/18	BUSINESS CLASS CAR TAXICAB & LIMOUSINE	MOSKVA		140.000,00 Russian Federation Ruble	$2,136.10

				Foreign Spend	Amount
YARON KUPFER Card Ending 2038					
10/17/18	CMT UK LTD - LICENSED TAXI TRIP BUSINESS SERVICE	LONDON	GB	22.68 Pounds Sterling	$30.03
10/17/18	Agoda Hotel Reservations 10015495128-1-221922344	Sydney	AU		$414.78
10/18/18	UBER TRIP HWRO2 HELP.UBER.COM	HELP.UBER.COM	GB	11.01 Pounds Sterling	$14.52
10/18/18	UBER TRIP PYZC3 HELP.UBER.COM	HELP.UBER.COM	GB	8.93 Pounds Sterling	$11.78
10/18/18	UBER TRIP 3JLD5 HELP.UBER.COM	HELP.UBER.COM	GB	7.02 Pounds Sterling	$9.26
10/18/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	1,140.00 Pounds Sterling	$1,497.28
10/19/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		550.00 Israeli Shekels	$150.52
10/22/18	UBER TRIP JBXRB HELP.UBER.COM	HELP.UBER.COM	UA	303.19 Ukraine Hryvnia	$10.79
10/22/18	RESTORAN LOBBI LOUNGE RESTAURANT	KYIV		380.00 Ukraine Hryvnia	$13.53
10/23/18	UBER TRIP 6QVTO HELP.UBER.COM	HELP.UBER.COM	UA	200.00 Ukraine Hryvnia	$7.12
10/23/18	UBER TRIP ZEZQC HELP.UBER.COM	HELP.UBER.COM	UA	200.00 Ukraine Hryvnia	$7.12
10/23/18	UBER TRIP KR4QE HELP.UBER.COM	HELP.UBER.COM	UA	205.54 Ukraine Hryvnia	$7.32
10/23/18	UBER TRIP SUJY4 HELP.UBER.COM	HELP.UBER.COM	UA	200.00 Ukraine Hryvnia	$7.12
10/23/18	UBER TRIP 2AWUT HELP.UBER.COM	HELP.UBER.COM	UA	768.18 Ukraine Hryvnia	$27.36
10/23/18	HOTEL PREMIER PALACE LODGING	KYIV		4,004.50 Ukraine Hryvnia	$142.71
10/24/18	ENETS*ACRABIZAMX ACRA 62486028	SINGAPORE	SG	5.50 Singapore Dollars	$3.99
10/24/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		340.00 Israeli Shekels	$92.64
10/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.33
11/06/18	TABU DIRECT SERVICES 2004 BUSINESS SERVICE	TEL AVIV		108.60 Israeli Shekels	$29.50
11/11/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	773.50 Pounds Sterling	$1,010.04
11/11/18	DROPBOX*C4SHGLSRD161 4159867057	SAN FRANCISCO	CA		$10.09
11/13/18	UBER TRIP YWK7P HELP.UBER.COM	HELP.UBER.COM	GB	6.72 Pounds Sterling	$8.70

Continued on next page

Detail Continued

				Foreign Spend	Amount
11/14/18	LUL TICKET MACHINE-ST JAMESS PARK (M) GOVERNMENT SERVICE	LONDON	GB	12.70 Pounds Sterling	$16.52
11/14/18	UBER TRIP LHIUW HELP.UBER.COM	HELP.UBER.COM	GB	10.65 Pounds Sterling	$13.86
11/14/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	563.45 Pounds Sterling	$733.84
11/15/18	NORTON *AP257182509 SOFTWARE	442076165600	CA		$94.99

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
10/20/18	WISKI BAR MOZEON RESTAURANT	TEL AVIV-JAF		8,386.00 Israeli Shekels	$2,295.02
10/22/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$15,137.34
11/04/18	TOTTO RESTAURANT	TEL AVIV		5,903.52 Israeli Shekels	$1,602.26
11/06/18	BOCCACCIO RESTAURANT	TEL AVIV - Y		184.00 Israeli Shekels	$49.98
11/11/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	688.50 Pounds Sterling	$899.04
11/13/18	DROPBOX*B5WP6511ZG6Z 4159867057	SAN FRANCISCO	CA		$101.00
11/14/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	80.75 Pounds Sterling	$105.17

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
10/22/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
10/16/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$28.00
10/18/18	UBR* PENDING.UBER.COM HELP.UBER.COM	HELP.UBER.COM	CA		$9.26
10/18/18	UBER TRIP EQHCO HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
10/18/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$56.00
10/18/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$50.50
10/19/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20181019	AMHERST	MA		$1,877.50
10/22/18	VZW APO PE 32746	800-922-0204	FL		$141.78

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/25/18	Ticketmaster 8663818924 TICKETS 20181025	HOLLYWOOD	CA		$363.48
10/25/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$59.00
10/25/18	PJ CLARKES ON THE 542929803137520 2122851500	NEW YORK	NY		$276.00
10/26/18	TM -PRUDENTIAL CENTER TICKET AGENCY TICKETS 20181026	NEWARK	NJ		$4,500.00
10/26/18	QUEENS MEDALLION LEA QUEENS MEDALLIO 718-784-9292	LONG ISLAND CITY	NY		$46.62
10/27/18	UBER TRIP ECEVH HELP.UBER.COM	HELP.UBER.COM	CA		$11.52
11/01/18	TERROIR TRIBECA 436845558442405 ACCOUNTING@WINEISTERROIR.	NEW YORK	NY		$312.21
11/01/18	JTL Management Inc. JTL Management 7183927000	Long Island City	NY		$58.05
11/09/18	UBER TRIP 3VC5T HELP.UBER.COM	HELP.UBER.COM	CA		$64.58
11/10/18	UBER TRIP 3VC5T HELP.UBER.COM	HELP.UBER.COM	CA		$10.30
11/12/18	EL PASO RESTAURANT 924600283005576 (212)996-1739	NEW YORK	NY		$42.92

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
10/19/18	LIVE YOUR LIFE TOURS & EVENTS TRAVEL AGENCY	ALCOBENDAS	MA	142,85 European Union Euro	$164.69
11/05/18	LIVE YOUR LIFE TOURS & EVENTS TRAVEL AGENCY	ALCOBENDAS	MA	84,72 European Union Euro	$97.07

Fees

			Amount
11/16/18	ALEXANDER BEREZIN	ANNUAL MEMBERSHIP FEE	$300.00
11/16/18	A STEPANYANTS	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$600.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$4,200.00
Total Interest in 2018	$1,881.36

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 10/17/18 Next Closing Date 11/16/18

OPEN℠

Account Ending 1006

New Balance	**$41,945.30**
Please Pay By	**11/01/18 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

Effective immediately, we are updating the Cardmember Agreement to include more detailed information about the Pay Over Time option. The Pay Over Time option is available to eligible Card members who are invited to enroll. These updates provide additional clarity, and do not change the way the Pay Over Time option works.

See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $41,945.30.

Membership Rewards® Points

Available and Pending as of 09/30/18

276,646

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$82,124.60
Payments/Credits	-$82,124.60
New Charges	+$41,645.30
Fees	+$300.00
New Balance	**$41,945.30**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Please Pay By
11/01/18

Amount Due
$41,945.30

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

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P.O. BOX 1270
NEWARK NJ 07101-1270

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

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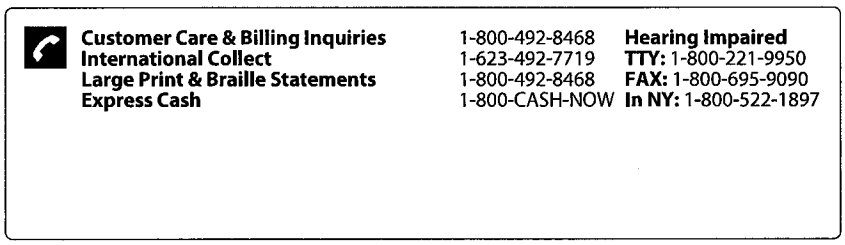

Change of Address
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- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes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

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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

Payments and Credits

Summary

	Total
Payments	-$80,666.35
Credits	
VLADIMIR A GUSINSKI 1006	$0.00
ALEXEY VENEDIKTOV 1154	-$1,458.25
Total Payments and Credits	**-$82,124.60**

Detail

*Indicates posting date

Payments			**Amount**
10/11/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$80,666.35

Credits			Foreign Spend	**Amount**
09/26/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: To: Ticket Number: 5552101991257 Passenger Name: VENEKTOV/ALEXEY	95.694,00 Russian Federation Ruble Carrier: Class:	-$1,458.25

New Charges

Summary

	Total
VLADIMIR A GUSINSKI 1006	$3,579.48
YARON KUPFER 2038	$916.95
CHRISTOPHER RENAUD 2053	$106.12
DANIEL DUSHANSKY 1071	$911.68
ALEXANDER BEREZIN 2103	$25.00
A STEPANYANTS 1113	$3,594.01
SERGEY SHESTAKOV 1121	$4,271.66
ALEXEY VENEDIKTOV 1154	$24,676.60
ZAMANI LAZUTIN 1162	$1,423.53
ILYA KURTOV 2194	$2,140.27
Total New Charges	**$41,645.30**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	**Amount**
10/15/18	APPLE STORE R092 R092 ELECTRONICS STORE	LONDON	GB	2,699.05 Pounds Sterling	$3,579.48

YARON KUPFER
Card Ending 2038

				Foreign Spend	**Amount**
09/17/18	FIVERR.COM FIVERR.COM CATALOG MERCHANDISE	LONDON	CY		$25.74
09/25/18	BVI COMPANY SEARCH 442034686697	MADRID	MA		$160.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
09/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.54
10/07/18	PRIMA CITY LODGING	TEL AVIV-JAF		323.00 Israeli Shekels	$89.27
10/11/18	DROPBOX*NBN1G88LTG99 DROPBOX*NBN1G88 4159867057	SAN FRANCISCO	CA		$10.09
10/14/18	UBER TRIP 2GNUD HELP.UBER.COM	HELP.UBER.COM	GB	17.34 Pounds Sterling	$23.00
10/14/18	UBER TRIP 43IXZ HELP.UBER.COM	HELP.UBER.COM	GB	11.23 Pounds Sterling	$14.89
10/14/18	UBER TRIP 67VTF HELP.UBER.COM	HELP.UBER.COM	GB	7.98 Pounds Sterling	$10.58
10/14/18	UBER TRIP 4M6UO HELP.UBER.COM	HELP.UBER.COM	GB	60.05 Pounds Sterling	$79.64
10/14/18	UBER TRIP SAY7J HELP.UBER.COM	HELP.UBER.COM	GB	16.08 Pounds Sterling	$21.33
10/14/18	ZENITH OPTIMEDIA ZENITH OPTIMEDI CATALOG MERCHANDISE	UNITED KINGDOM	GB	345.00 Pounds Sterling	$457.54
10/15/18	UBER TRIP IJEA7 HELP.UBER.COM	HELP.UBER.COM	GB	13.82 Pounds Sterling	$18.33

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
09/20/18	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$106.12

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
10/13/18	DROPBOX*JYSVZWZSTM8F DROPBOX*JYSVZWZ 4159867057	SAN FRANCISCO	CA		$101.00
10/13/18	QUATTRO RESTAURANT	TEL AVIV-JAF		2,933.70 Israeli Shekels	$810.68

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
09/22/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
09/16/18	BRITISH AIRWAYS BSP (GBP PAYEE) BRITISH AIRWAYS From: LONDON CITY APT To: MALAGA Carrier: BA Class: R Ticket Number: 1258779687980 Date of Departure: 09/17 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	STANSTED		191.94 Pounds Sterling	$252.32
09/18/18	BRITISH AIRWAYS DIRECT SALES BRITISH AIRWAYS From: MALAGA To: LONDON CITY APT Carrier: BA Class: R Ticket Number: 1258779729270 Date of Departure: 09/20 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	USA			$431.59

Continued on next page

Detail Continued

			Foreign Spend	Amount
09/20/18	BRITISH AIRWAYS DIRECT SALES BRITISH AIRWAYS From: LONDON HEATHROW AP To: MOSCOW DOMODEDOVO LONDON HEATHROW AP Carrier: BA BA Class: A A Ticket Number: 1258779820275 Date of Departure: 09/25 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	USA		$2,910.10

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
09/17/18	NJT MOBILE 3001 04030010003 973-2755555	NEWARK	NJ		$25.90
09/17/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$48.00
09/17/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$69.00
09/17/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$45.00
09/17/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$52.00
09/17/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$21.00
09/21/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180921	AMHERST	MA		$1,877.49
09/22/18	VZW APO PE 32746	800-922-0204	FL		$184.81
09/23/18	UBR* PENDING.UBER.COM HELP.UBER.COM	HELP.UBER.COM	CA		$34.28
09/23/18	UBER TRIP 2S7VE HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
09/23/18	ENTERPRISE ANN PARKING LL 146727001030 212-608-4740	NEW YORK	NY		$19.00
09/25/18	BELLE REVE 2126800101	NEW YORK	NY		$43.62
09/25/18	BRANDY LIBRARY 628504006243778 212-226-5545	NEW YORK	NY		$64.26
09/26/18	UBR* PENDING.UBER.COM HELP.UBER.COM	HELP.UBER.COM	CA		$44.14
10/02/18	BELLE REVE 2126800101	NEW YORK	NY		$52.62
10/03/18	Desnuda - 7th Street 212-254-3515	New York	NY		$472.35
10/03/18	UBR* PENDING.UBER.COM HELP.UBER.COM	HELP.UBER.COM	CA		$21.82
10/03/18	UBER TRIP CHEJM HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
10/03/18	METRO-NORTH TVM & TOM 877-690-5116	NEW YORK	NY		$208.00
10/03/18	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY		$55.55
10/04/18	K. RICO RESTAURANT	NEW YORK	NY		$330.46

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/05/18	NYCTAXI8D34 09012460010 000-0000000	LONG ISLAND C	NY		$27.25
10/05/18	SKY PARKING CORP 650000007667341 2126083060	NEW YORK	NY		$20.00
10/09/18	AKIMOTO SUSHI RESTAURANT	NEW YORK	NY		$73.60
10/10/18	SIX BROTHERS DINER 130555500115378 STYLIAOU@AOL.COM	LITTLE FALLS	NJ		$80.97
10/11/18	UBR* PENDING.UBER.COM HELP.UBER.COM	HELP.UBER.COM	CA		$8.54
10/11/18	PRU CENTER LEGENDS CLUBS 973-757-6900	NEWARK	NJ		$104.00
10/12/18	UBER TRIP L6IMH HELP.UBER.COM	HELP.UBER.COM	CA		$9.84
10/12/18	UBER TRIP SMZ4A HELP.UBER.COM	HELP.UBER.COM	CA		$2.00
10/13/18	UBER TRIP L6IMH HELP.UBER.COM	HELP.UBER.COM	CA		$2.05
10/14/18	UBR* PENDING.UBER.COM HELP.UBER.COM	HELP.UBER.COM	CA		$39.25
10/14/18	PAYPAL *NJ TRANSIT 9734918101	9734918101	NJ		$12.60
10/14/18	PRU CNTR LGND CONCESSION 973-757-6900	NEWARK	NJ		$22.00
10/15/18	KING SAUNA 8000000000	PALISADES PARK	NJ		$190.00

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
09/17/18	AIR FRANCE AIR FRANCE From: WASHINGTON DULLES To: PARIS CHARLES DE G Carrier: AF Class: C Ticket Number: 05714211909000 Passenger Name: VENEDIKTOV/ALEXEY MR Date of Departure: 09/28 Document Type: PASSENGER TICKET	NEW YORK			$8,497.40
09/17/18	AEROFLOT AEROFLOT From: PARIS CHARLES DE G To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552103529575 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		103.012,00 Russian Federation Ruble	$1,545.42
09/17/18	VESTA AT&T 390845624 06831	866-608-3007	OR		$53.75
09/17/18	AMTRAK INT From: NYP To: WAS Ticket Number: 2600624006057 AMTRAK	WASHINGTON	DC		$93.00
09/19/18	AMTRAK INT From: WAS To: NYP Ticket Number: 2620607082792 AMTRAK	WASHINGTON	DC		$600.00
09/20/18	OLD EBBITT GRILL 0000 202-347-4800	WASHINGTON	DC		$220.00

Continued on next page

Detail Continued

				Foreign Spend	Amount
09/20/18	INTERCONTINENTAL WILLARD LODGING	WASHINGTON	DC		$370.00
09/20/18	FOGO DE CHAO - DC FOGO DE CHAO - 1101 PENNSYLVANIA AVE NW	WASHINGTON 20004	DC		$242.00
09/21/18	BEACON HOTEL DC Arrival Date Departure Date 09/19/18 09/21/18 00000000 LODGING	WASHINGTON	DC		$378.04
09/22/18	JW MARRIOTT Arrival Date Departure Date 09/18/18 09/21/18 00000000	WASHINGTON	DC		$1,431.37
09/22/18	BOBBY VAN'S GRILL 2129575050	NEW YORK	NY		$310.39
09/24/18	BOBBY VAN'S GRILL 2129575050	NEW YORK	NY		$248.67
09/25/18	AMTRAK INT From: NYP To: WAS Ticket Number: 2670681112494 AMTRAK	WASHINGTON	DC		$818.00
09/26/18	CLUB MACANUDO NY 001759810010421 (212) 752-8200	NEW YORK	NY		$320.00
09/27/18	LUMA HOTEL- TIMES SQUARE Arrival Date Departure Date 09/21/18 09/27/18 00000000 LODGING	NEW YORK	NY		$19.05
09/27/18	LUMA HOTEL- TIMES SQUARE Arrival Date Departure Date 09/21/18 09/27/18 00000000 LODGING	NEW YORK	NY		$3,961.88
09/28/18	FOGO DE CHAO - DC FOGO DE CHAO - 1101 PENNSYLVANIA AVE NW	WASHINGTON 20004	DC		$113.00
09/30/18	CAPITOL HILL SUITES CAPITOL HILL SU Arrival Date Departure Date 09/27/18 09/29/18 00000000 LODGING	WASHINGTON	DC		$50.00
09/30/18	CAPITOL HILL SUITES CAPITOL HILL SU Arrival Date Departure Date 09/27/18 09/29/18 00000000 LODGING	WASHINGTON	DC		$617.62
09/30/18	HOTEL BELLOY ST GERMAIN 0130092927	PARIS	PA	576,53 European Union Euro	$670.74
10/01/18	BA.COM UK BRITISH AIRWAYS From: To: LONDON HEATHROW AP ST PETERSBURGPULKO Ticket Number: 1258235152613 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PREFERRED SEAT UPGRADE	WEST DRAYTON Carrier: Class: BA I Date of Departure: 10/09	GB	22.00 Pounds Sterling	$28.85

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/01/18	BA.COM UK BRITISH AIRWAYS From: LONDON HEATHROW AP To: ST PETERSBURGPULKO Carrier: BA Class: I Ticket Number: 1258780488800 Date of Departure: 10/09 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	WEST DRAYTON	GB	268.71 Pounds Sterling	$352.39
10/01/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551502183251 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		400,00 Russian Federation Ruble	$6.12
10/01/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO NOT AVAILABLE Carrier: SU Class: C Ticket Number: 5552104072956 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		144.952,00 Russian Federation Ruble	$2,219.28
10/04/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	637.50 Pounds Sterling	$831.56
10/09/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	112.25 Pounds Sterling	$147.18
10/10/18	HELVETIA LODGING	SANKT-PETERBURG		35.040,00 Russian Federation Ruble	$530.89

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
09/20/18	LYL TOURS S.L. TRAVEL AGENCY	ALCOBENDAS	ES	1.125,11 European Union Euro	$1,325.49
09/24/18	LIVE YOUR LIFE TOURS & EVENTS TRAVEL AGENCY	ALCOBENDAS	MA	83,04 European Union Euro	$98.04

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
09/17/18	HOTEL ALMENARA SN AV ALMENARA 00000956790219	SAN ROQUE	MA	320,00 European Union Euro	$374.34
09/17/18	HOTEL ALMENARA SN AV ALMENARA 00000956790219	SAN ROQUE	MA	401,60 European Union Euro	$469.79
09/17/18	HOTEL ALMENARA SN AV ALMENARA 00000956790219	SAN ROQUE	MA	663,10 European Union Euro	$775.70
09/17/18	HOTEL ALMENARA SN AV ALMENARA 00000956790219	SAN ROQUE	MA	444,90 European Union Euro	$520.44

Fees

			Amount
10/17/18	ILYA KURTOV	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$300.00**

Continued on next page

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$3,600.00
Total Interest in 2018	$1,881.36

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card. We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations. All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.
Using Points	The functionality to use points for Pending Charges on your Mobile App is no longer available.

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	The International Dollar Platinum Card® Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	The Mercedes-Benz Credit Card from American Express and The Platinum Card® from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.

ID12679

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.

Three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).

Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. **Effective November 1, 2018**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The International Dollar Platinum Card® will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.

D. **Effective January 11, 2019**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 09/16/18 Next Closing Date 10/17/18

OPEN SM

Account Ending 1006

New Balance	**$82,124.60**
Minimum Payment Due	**$82,124.60**
Payment Due Date	**10/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 10/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

See page 2 for important information about your account.

Please note, your preset line is $100,000.00. You have spent $82,124.60.

Membership Rewards® Points
Available and Pending as of 08/31/18
550,363
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$46,573.23
Payments/Credits		-$51,951.77
New Charges		+$87,346.30
Fees		+$0.00
New Balance	=	$81,967.76

Pay Over Time Portion		
Previous Balance		$15,825.93
Payments/Credits		-$15,825.93
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$156.84
New Balance	=	$156.84
Minimum Due		$156.84

Account Total	
Previous Balance	**$62,399.16**
Payments/Credits	-$67,777.70
New Charges	+$87,346.30
Fees	+$0.00
Interest Charged	+$156.84
New Balance	**$82,124.60**
Minimum Payment Due	**$82,124.60**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
10/11/18

New Balance
$82,124.60

Minimum Payment Due
$82,124.60

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$25,050.35	-$15,825.93	-$40,876.28
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXEY VENEDIKTOV 1154	-$26,901.42	$0.00	-$26,901.42
Total Payments and Credits	**-$51,951.77**	**-$15,825.93**	**-$67,777.70**

Detail

*Indicates posting date

Payments

			Amount
09/05/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$40,876.28

Credits

			Foreign Spend	Amount
08/17/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5552102353538 Passenger Name: VENEDIKTOV/ALEXEY	230.970,00 Russian Federation Ruble	-$3,462.38
08/18/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5552101936445 Passenger Name: VENEDIKTOV/ALEXEY	177.349,00 Russian Federation Ruble	-$2,658.57
09/05/18	ALEXEY VENEDIKTOV	DEUTSCHE LUFTHANSA AG Koeln GB DEUTSCHE LUFTHANSA AG From: LONDON HEATHROW AP To: WASHINGTON DULLES Carrier: YY Class: 00 Ticket Number: 22014037044610 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	5,287.51 Pounds Sterling	-$6,890.16
09/06/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5552101990754 Passenger Name: VENEDIKTOV/ALEXEY	47.158,00 Russian Federation Ruble	-$685.64
09/13/18	ALEXEY VENEDIKTOV	BA.COM UK WEST DRAYTON GB BRITISH AIRWAYS From: LONDON HEATHROW AP To: WASHINGTON DULLES Carrier: BA Class: F Ticket Number: 1258779131637 Date of Departure: 09/20 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: SUPPORTED REFUND	8,840.51 Pounds Sterling	-$11,604.95

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
09/13/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT	107.869,00 Russian Federation Ruble	-$1,599.72

From:	To:	Carrier:	Class:
N/A	N/A NOT AVAILABLE	YY	00

Ticket Number: 5552103084841
Passenger Name: VENEDIKTOV/ALEXEY

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
VLADIMIR A GUSINSKI 1006	$22,054.38	$0.00	$22,054.38
OLEG KARELIN 1022	$923.27	$0.00	$923.27
YARON KUPFER 2038	$1,192.65	$0.00	$1,192.65
CHRISTOPHER RENAUD 2053	$1,107.41	$0.00	$1,107.41
DANIEL DUSHANSKY 1071	$2,059.77	$0.00	$2,059.77
ALEXANDER BEREZIN 2103	$25.00	$0.00	$25.00
A STEPANYANTS 1113	$11,697.32	$0.00	$11,697.32
SERGEY SHESTAKOV 1121	$4,952.04	$0.00	$4,952.04
ALEXEY VENEDIKTOV 1154	$40,483.41	$0.00	$40,483.41
ILYA KURTOV 2194	$2,851.05	$0.00	$2,851.05
Total New Charges	**$87,346.30**	**$0.00**	**$87,346.30**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	Amount
09/07/18	AIGPAY PCS INSURANCE	866-856-6855	NJ		$16,462.88
09/07/18	AIGPAY PCS INSURANCE	866-856-6855	NJ		$3,757.50
09/07/18	AIGPAY PCS INSURANCE	866-856-6855	NJ		$1,834.00

OLEG KARELIN
Card Ending 1022

			Foreign Spend	Amount
09/11/18	BUSINESS CLASS CAR TAXICAB & LIMOUSINE	MOSKVA	64.313,00 Russian Federation Ruble	$923.27

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
08/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
08/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.46
08/27/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		600.00 Israeli Shekels	$165.58
08/28/18	FIVERR.COM FIVERR.COM BUSINESS SERVICE	LONDON	CY		$86.00
08/30/18	FIVERR.COM FIVERR.COM BUSINESS SERVICE	LONDON	CY		$31.59

Continued on next page

Detail Continued

				Foreign Spend	Amount
08/30/18	AMZN MKTP UK MERCHANDISE	AMAZON.CO.UK	LU		$110.89
09/01/18	AMZN MKTP UK MERCHANDISE	AMAZON.CO.UK	LU		$24.17
09/02/18	UBER TRIP EBPYR HELP.UBER.COM	HELP.UBER.COM	GB	6.24 Pounds Sterling	$8.13
09/02/18	UBER TRIP OTYGQ HELP.UBER.COM	HELP.UBER.COM	GB	62.35 Pounds Sterling	$81.25
09/03/18	UBER TRIP I3VCB HELP.UBER.COM	HELP.UBER.COM	GB	12.07 Pounds Sterling	$15.73
09/03/18	UBER TRIP I5ZAQ HELP.UBER.COM	HELP.UBER.COM	GB	7.64 Pounds Sterling	$9.96
09/05/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		170.00 Israeli Shekels	$47.23
09/07/18	YAHOOADFREEMAIL 246909518 44813 YAHOO ONLINE SERVICES	866-562-7228	CA		$34.99
09/11/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	289.00 Pounds Sterling	$378.30
09/11/18	DROPBOX*J19MZ7F1ZM4D DROPBOX*J19MZ7F 4159867057	SAN FRANCISCO	CA		$10.09
09/12/18	UBER TRIP MPH3Y HELP.UBER.COM	HELP.UBER.COM	GB	57.37 Pounds Sterling	$75.10
09/13/18	UBER TRIP MBRBX HELP.UBER.COM	HELP.UBER.COM	GB	10.14 Pounds Sterling	$13.23
09/13/18	UBER TRIP I4T7P HELP.UBER.COM	HELP.UBER.COM	GB	6.83 Pounds Sterling	$8.91
09/13/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	30.00 Pounds Sterling	$39.38
09/14/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		148.20 Israeli Shekels	$41.66

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
08/17/18	ROCKYS - NY 000000001 7166913244	WILLIAMSVILLE	NY		$204.00
08/17/18	SUNOCO 0588430900 0588 716-791-4126	RANSOMVILLE	NY		$72.09
08/18/18	DARWIN MARTIN HOUSE 716-856-3858	BUFFALO	NY		$108.75
08/18/18	SEA BAR RESTAURANT	BUFFALO	NY		$544.21
08/22/18	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$143.66
08/22/18	USPS PO 3595700174 001388522 8002758777	YOUNGSTOWN	NY		$34.70

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
08/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
08/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
08/29/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	586.50 Pounds Sterling	$763.10
08/29/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	586.50 Pounds Sterling	$763.10
09/11/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	289.00 Pounds Sterling	$378.30
09/13/18	DROPBOX*HNN9B29XNJYJ DROPBOX*HNN9B29 4159867057	SAN FRANCISCO	CA		$101.00
09/13/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	35.25 Pounds Sterling	$46.27

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
08/23/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
08/16/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: To: Carrier: Class: MALAGA MOSCOW SHEREMETYEV SU C GENEVA SU Z Ticket Number: 5552102357864 Date of Departure: 08/19 Passenger Name: STEPANYANTS/ALEXANDER Document Type: PASSENGER TICKET	UDINE	IT	2.146,23 European Union Euro	$2,452.07
08/18/18	BRITISH AIRWAYS MOTO (GBP PAYEE) BRITISH AIRWAYS Ticket Number: 1258234123335 Passenger Name: STEPANYANTS/ALEXANDER MR	STANSTED		300.00 Pounds Sterling	$382.38
08/20/18	SWISS Intl Air Lines SWISS Intl Air Lines From: To: Carrier: Class: GENEVA MALAGA LX C Ticket Number: 72423116331960 Date of Departure: 08/24 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	ZURICH	CH	592.20 Swiss Francs	$596.62
08/22/18	Restaurant Miyako RESTAURANT	Genève	CH	351.20 Swiss Francs	$356.15
08/22/18	Swiss Luxury Apartments LODGING	Genf	CH	1,119.00 Swiss Francs	$1,134.77
08/23/18	Café du Centre RESTAURANT	Geneve	CH	418.00 Swiss Francs	$426.31
08/23/18	Kiran RESTAURANT	Genève	CH	258.00 Swiss Francs	$263.13
08/23/18	APPLE STORE R275 R275 ELECTRONICS STORE	GENEVA	GE	3,059.05 Swiss Francs	$3,119.89
08/24/18	Café du Centre RESTAURANT	Geneve	CH	335.00 Swiss Francs	$341.14

Continued on next page

Detail Continued

					Foreign Spend	Amount
08/26/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Ticket Number: 5550614037560 Passenger Name: KARELIN/ALEKSANDR VL	MOSCOW Carrier: YY	Class: 00		400,00 Russian Federation Ruble	$5.97
08/26/18	AEROFLOT AEROFLOT From: ST PETERSBURGPULKO To: MOSCOW SHEREMETYEV NOT AVAILABLE Ticket Number: 5552102708660 Passenger Name: KARELIN/ALEXANDER VL	MOSCOW Carrier: SU	Class: L		10.391,00 Russian Federation Ruble	$155.19
08/26/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO NOT AVAILABLE Ticket Number: 5552102708437 Passenger Name: KARELIN/ALEKSANDR VL	MOSCOW Carrier: SU	Class: U		13.491,00 Russian Federation Ruble	$201.49
08/26/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Ticket Number: 5550614037572 Passenger Name: KARELIN/ALEXANDER VL	MOSCOW Carrier: YY	Class: 00		400,00 Russian Federation Ruble	$5.97
08/30/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO MOSCOW SHEREMETYEV Ticket Number: 5552102865533 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW Carrier: SU SU	Class: D D		65.812,00 Russian Federation Ruble	$977.82
09/07/18	BELMOND EUROPE RECEPTION1 LODGING	SANKT-PETERBURG			87.930,00 Russian Federation Ruble	$1,278.42

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
08/17/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180817	AMHERST	MA		$1,877.50
08/22/18	VZW APO PE 32746	800-922-0204	FL		$141.63
08/22/18	AN BEAL BOCHT CAFE 7188847127	BRONX	NY		$47.20
08/25/18	UBER TRIP JVJ6A HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
08/25/18	UBER TRIP JVJ6A HELP.UBER.COM	HELP.UBER.COM	CA		$9.26
08/25/18	Alegre Orchard 212-842-8000	New York	NY		$12.71
08/25/18	Alegre Orchard 212-842-8000	New York	NY		$491.55
08/25/18	S & R MEDALIiON TAXI 212-957-9200	NEW YORK	NY		$14.75

Continued on reverse

Detail Continued

				Foreign Spend	Amount
08/27/18	NYCTAXI5F70 09000100016 000-0000000	LONG ISLAND C	NY		$18.55
08/27/18	B FLAT 152666001036467 212-219-2970	NEW YORK	NY		$584.49
08/28/18	UBER TRIP PY5A3 HELP.UBER.COM	HELP.UBER.COM	CA		$9.26
09/02/18	UBER TRIP QQU37 HELP.UBER.COM	HELP.UBER.COM	CA		$3.08
09/02/18	UBER TRIP QQU37 HELP.UBER.COM	HELP.UBER.COM	CA		$25.40
09/02/18	UBER TRIP PY5A3 HELP.UBER.COM	HELP.UBER.COM	CA		$2.05
09/03/18	UBER TRIP PKQYE HELP.UBER.COM	HELP.UBER.COM	CA		$21.34
09/03/18	UBER TRIP PKQYE HELP.UBER.COM	HELP.UBER.COM	CA		$3.08
09/06/18	BOWERY HOTEL F AND B RESTAURANT	NEW YORK	NY		$253.41
09/06/18	LIGHT SOURCE TAXI 212-665-7840	NEW YORK	NY		$12.88
09/06/18	VTS NYC GREEN TAXI VTS NYC GREEN T TAXICAB & LIMOUSINE	LONG ISLAND CITY	NY		$12.88
09/07/18	TM -PRUDENTIAL CENTER TICKET AGENCY TICKETS 20180907	NEWARK	NJ		$500.00
09/12/18	HOUSING WORKS BOOKSTORE CAFE squareup.com/receipts	New York	NY		$52.91
09/12/18	BOWERY HOTEL F AND B RESTAURANT	NEW YORK	NY		$679.14
09/12/18	VTS NYC GREEN TAXI VTS NYC GREEN T TAXICAB & LIMOUSINE	LONG ISLAND CITY	NY		$17.25
09/14/18	CHELSEA RENTAL 212-564-9555	NEW YORK	NY		$15.20
09/14/18	NHL TV VIDEOCONTENT	800-729-9990	NY		$141.39

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
08/16/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV MALAGA SU I MOSCOW SHEREMETYEV SU C Ticket Number: 5552102353538 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		230.970,00 Russian Federation Ruble	$3,462.38
08/18/18	DEUTSCHE LUFTHANSA AG DEUTSCHE LUFTHANSA AG From: To: Carrier: Class: MUNICH FRANZ JOSEP MALAGA LH 00 Ticket Number: 22014029042210 Date of Departure: 08/25 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	Koeln	DE	313,66 European Union Euro	$358.36
08/18/18	www.airbaltic.com-2 AIRLINE/AIR CARRIER	Riga		545,99 European Union Euro	$623.79

Continued on next page

Detail Continued

					Foreign Spend	Amount
08/21/18	AEROFLOT AEROFLOT From: MALAGA To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: J Ticket Number: 5552102501776 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			193.798,00 Russian Federation Ruble	$2,873.64
08/25/18	PULLMAN PARIS TOUR EIFFEL 0144385600	PARIS		PA	196,00 European Union Euro	$228.18
08/29/18	SAVOY HOTEL-FRONT DESK LODGING	MOSKVA			25.314,00 Russian Federation Ruble	$374.14
09/05/18	BA.COM UK BRITISH AIRWAYS From: LONDON HEATHROW AP To: WASHINGTON DULLES Carrier: BA Class: F Ticket Number: 1258779131637 Date of Departure: 09/20 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	WEST DRAYTON		GB	8,855.51 Pounds Sterling	$11,499.77
09/05/18	DEUTSCHE LUFTHANSA AG DEUTSCHE LUFTHANSA AG From: LONDON HEATHROW AP To: WASHINGTON DULLES Carrier: LH Class: 00 Ticket Number: 22014037044610 Date of Departure: 09/20 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	Koeln		GB	5,307.51 Pounds Sterling	$6,880.66
09/05/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552103084841 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			110.704,00 Russian Federation Ruble	$1,609.54
09/06/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON		GB	240.00 Pounds Sterling	$311.14
09/10/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: CHELYABINSK Carrier: SU Class: I MOSCOW SHEREMETYEV Carrier: SU Class: J Ticket Number: 5552103263033 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			126.274,00 Russian Federation Ruble	$1,836.45
09/10/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5550614065735 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			400,00 Russian Federation Ruble	$5.82
09/12/18	GRAND VIDGOF OTEL 3 LODGING	CHELYABINSK			25.966,00 Russian Federation Ruble	$377.63

Continued on reverse

Detail Continued

					Foreign Spend	Amount
09/13/18	BA.COM BRITISH AIRWAYS		RUSSIAN FEDERATION	RU	682.165,00 Russian Federation Ruble	$10,041.91
	From:	To:	Carrier:	Class:		
	MOSCOW DOMODEDOVO	LONDON HEATHROW AP	BA	F		
		WASHINGTON DULLES	BA	F		
	Ticket Number: 1258779162138 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET		Date of Departure: 09/18			

ILYA KURTOV
Card Ending 2194

					Foreign Spend	Amount
09/10/18	AEROFLOT AEROFLOT		MOSCOW		65.346,00 Russian Federation Ruble	$950.35
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	MALAGA	SU	M		
		MOSCOW SHEREMETYEV	SU	T		
	Ticket Number: 5552103282998 Passenger Name: KLENOVA/SVETLANA					
09/10/18	AEROFLOT AEROFLOT		MOSCOW		65.346,00 Russian Federation Ruble	$950.35
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	MALAGA	SU	M		
		MOSCOW SHEREMETYEV	SU	T		
	Ticket Number: 5552103283674 Passenger Name: KAMORIN/ANDREY					
09/10/18	AEROFLOT AEROFLOT		MOSCOW		65.346,00 Russian Federation Ruble	$950.35
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	MALAGA	SU	M		
		MOSCOW SHEREMETYEV	SU	T		
	Ticket Number: 5552103282179 Passenger Name: KURTOV/ILYA					

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
09/16/18	Interest Charge on Pay Over Time Purchases	$156.84
Total Interest Charged for this Period		**$156.84**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on next page

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$3,300.00
Total Interest in 2018	$1,881.36

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$9,539.91	$156.84
Total			**$156.84**

(v) Variable Rate

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 08/17/18 Next Closing Date 09/16/18

OPEN℠

Account Ending 1006

New Balance	**$62,399.16**
Minimum Payment Due	**$46,997.23**
Payment Due Date	**09/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 09/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	$40,940

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

See page 2 for important information about your account.

Please note, your preset line is $100,000.00. You have spent $62,399.16.

Membership Rewards® Points
Available and Pending as of 07/31/18
1,141,722
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$56,514.22
Payments/Credits		-$56,514.22
New Charges		+$46,573.23
Fees		+$0.00
New Balance	=	$46,573.23

Pay Over Time Portion		
Previous Balance		$16,002.72
Payments/Credits		-$445.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$268.21
New Balance	=	$15,825.93
Minimum Due		$424.00

Account Total	
Previous Balance	**$72,516.94**
Payments/Credits	-$56,959.22
New Charges	+$46,573.23
Fees	+$0.00
Interest Charged	+$268.21
New Balance	**$62,399.16**
Minimum Payment Due	**$46,997.23**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
09/11/18
New Balance
$62,399.16
Minimum Payment Due
$46,997.23

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$55,019.67	-$445.00	-$55,464.67
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
YARON KUPFER 2038	-$171.60	$0.00	-$171.60
ALEXEY VENEDIKTOV 1154	-$1,322.95	$0.00	-$1,322.95
Total Payments and Credits	**-$56,514.22**	**-$445.00**	**-$56,959.22**

Detail

*Indicates posting date

Payments			**Amount**
07/25/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
08/10/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$45,464.67

Credits			Foreign Spend	**Amount**
08/08/18	YARON KUPFER	BRITISH AIRWAYS EUR MOTO DIRECT SALES NETHERLANDS NL BRITISH AIRWAYS From: NICE To: LONDON HEATHROW AP Ticket Number: 1258776206649 Passenger Name: KUPFER/YARON MR Document Type: SUPPORTED REFUND	147,79 European Union Euro Carrier: BA Class: N Date of Departure: 07/05	-$171.60
07/26/18	ALEXEY VENEDIKTOV	GOLDEN TULIP YEREVAN HOTEL YEREVAN LODGING	30,320.00 Armenian Drams	-$63.17
07/26/18	ALEXEY VENEDIKTOV	GOLDEN TULIP YEREVAN HOTEL YEREVAN LODGING	30,320.00 Armenian Drams	-$63.17
07/29/18	ALEXEY VENEDIKTOV	ROYAL GARDEN HOTEL LONDON GB LODGING GOODS AND/OR SERVICES	10.75 Pounds Sterling	-$14.12
08/03/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A NOT AVAILABLE Ticket Number: 5551501550173 Passenger Name: VENEDIKTOV/ALEXEY	400,00 Russian Federation Ruble Carrier: YY Class: 00	-$6.34
08/03/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A NOT AVAILABLE Ticket Number: 5552101092511 Passenger Name: VENEDIKTOV/ALEXEY	74.250,00 Russian Federation Ruble Carrier: YY Class: 00	-$1,176.15

Continued on reverse

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$5,343.44	$0.00	$5,343.44
CHRISTOPHER RENAUD 2053	$618.14	$0.00	$618.14
DANIEL DUSHANSKY 1071	$146.44	$0.00	$146.44
ALEXANDER BEREZIN 2103	$25.00	$0.00	$25.00
A STEPANYANTS 1113	$13,443.47	$0.00	$13,443.47
SERGEY SHESTAKOV 1121	$4,717.56	$0.00	$4,717.56
ALEXEY VENEDIKTOV 1154	$21,512.15	$0.00	$21,512.15
ZAMANI LAZUTIN 1162	$318.57	$0.00	$318.57
ILYA KURTOV 2194	$448.46	$0.00	$448.46
Total New Charges	**$46,573.23**	**$0.00**	**$46,573.23**

Detail

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
07/17/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		161.10 Israeli Shekels	$44.51
07/18/18	Nyon PASSENGER RAILWAY	Nyon	CH	147.00 Swiss Francs	$148.11
07/18/18	GENÈVE CFF PASSENGER RAILWAY	GENÈVE	CH	9.00 Swiss Francs	$9.07
07/18/18	GENÈVE-AÉROPORT CFF PASSENGER RAILWAY	GENÈVE-AÉROPORT	CH	3.00 Swiss Francs	$3.02
07/19/18	ZÜRICH HB SBB PASSENGER RAILWAY	ZÜRICH HB	CH	6.80 Swiss Francs	$6.81
07/19/18	Hotel St. Gotthard LODGING	Zürich	CH	272.20 Swiss Francs	$272.72
07/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
07/20/18	SKYPE BUSINESS SERVICE	REDMOND			$5.00
07/20/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		540.00 Israeli Shekels	$148.84
07/22/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$3,923.45
07/23/18	PASSPORTCARD ISR INSURANCE SALES	NETANYA		700.22 Israeli Shekels	$193.12
07/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.40
08/06/18	EASYJET*EASYJET EVKK576-286712 Not Provided From: LONDON GATWICK APT To: GIBRALTAR Carrier: U2 Class: Y Ticket Number: EVKK576 Date of Departure: 08/15 Passenger Name: YARON YAAKOV KUPFER Document Type: PASSENGER TICKET	LUTON	GB	101.13 Pounds Sterling	$131.93

Continued on next page

Detail Continued

				Foreign Spend	Amount
08/06/18	EASYJET*EASYJET EVKK4QL-286213 Not Provided From: MALAGA To: LONDON GATWICK APT Carrier: U2 Class: Y Ticket Number: EVKK4QL Date of Departure: 08/14 Passenger Name: YARON YAAKOV KUPFER Document Type: PASSENGER TICKET	LUTON	GB	197,62 European Union Euro	$229.50
08/11/18	DROPBOX*9R44L2FK5JMZ DROPBOX*9R44L2F 4159867057	SAN FRANCISCO	CA		$10.09
08/14/18	UBER TRIP HDHPX HELP.UBER.COM	HELP.UBER.COM	GB	8.04 Pounds Sterling	$10.29
08/14/18	UBER TRIP B445T HELP.UBER.COM	HELP.UBER.COM	GB	8.25 Pounds Sterling	$10.56
08/14/18	BLOC HOTEL OPERATIONS LTD LODGING	CRAWLEY	W	103.74 Pounds Sterling	$132.74
08/14/18	CABVISION TAXICAB & LIMOUSINE	LONDON	GB	9.24 Pounds Sterling	$11.82
08/14/18	VICTORIA SST (SOUTHERN) PASSENGER RAILWAY BUREAU	LONDON	GB	16.20 Pounds Sterling	$20.73
08/14/18	GATWICK EXPRESS GATWICK SST PASSENGER RAILWAY BUREAU	LONDON	GB	16.20 Pounds Sterling	$20.73

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
08/09/18	AMZN DIGITAL DIGITAL	888-802-3080	WA		$141.39
08/15/18	OFFICEMAX/DEPOT 6223 000006223 8004633768	NIAGARA FALLS	NY		$158.58
08/16/18	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$318.17

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
07/19/18	FIVERR.COM FIVERR.COM BUSINESS SERVICE	LONDON	CY		$37.44
07/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
07/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
08/13/18	DROPBOX*TF59ZPNYQN5L DROPBOX*TF59ZPN 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
07/24/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
A STEPANYANTS Card Ending 1113				Foreign Spend	Amount
07/16/18	BA.COM UK BRITISH AIRWAYS From: LONDON HEATHROW AP To: MALAGA / LONDON HEATHROW AP Carrier: BA / BA Class: K / M Ticket Number: 1258776704635 Date of Departure: 07/22 Passenger Name: STEPANYANTS/STEPAN MR Document Type: PASSENGER TICKET	WEST DRAYTON	GB	485.80 Pounds Sterling	$644.75
07/20/18	RESTORAN LA MAREE FAST FOOD RESTAURANT	MOSKVA		12.339,00 Russian Federation Ruble	$195.02
07/22/18	DAN HOTELS LODGING	TEL AVIV			$2,742.84
07/23/18	BRITISH AIRWAYS RUSSIA DIRECT SALES BRITISH AIRWAYS Ticket Number: 1258233421219 Passenger Name: STEPANYANTS/STEPAN MR	RUSSIA	RU	4.950,00 Russian Federation Ruble	$78.66
07/23/18	BRITISH AIRWAYS RUSSIA DIRECT SALES BRITISH AIRWAYS From: LONDON CITY APT To: MALAGA / LONDON HEATHROW AP Carrier: BA / BA Class: H / M Ticket Number: 1258776247100 Date of Departure: 07/26 Passenger Name: STEPANYANTS/STEPAN MR Document Type: PASSENGER TICKET	RUSSIA	RU	4.119,00 Russian Federation Ruble	$65.45
08/01/18	REST ZEN RESTAURANT	NUEVA ANDALUCIA - MAR	MA	294,05 European Union Euro	$345.45
08/04/18	MELIA VALENCIA PALACIO DE CONGRESOS LODGING	VALENCIA	ES	250,00 European Union Euro	$291.03
08/04/18	MELIA VALENCIA PALACIO DE CONGRESOS LODGING	VALENCIA	ES	17,00 European Union Euro	$19.74
08/04/18	HOTEL SILKEN RAMBLAS LODGING	BARCELONA	BA	276,84 European Union Euro	$321.49
08/05/18	RESTAURANT WINDSOR RESTAURANT	BARCELONA	BA	420,00 European Union Euro	$487.75
08/06/18	HOTEL SILKEN RAMBLAS LODGING S/SE REF: 8833	BARCELONA	BA	321,84 European Union Euro	$373.75
08/07/18	RINA 0681056486	NICE	FR	300,00 European Union Euro	$347.16
08/07/18	NEPTUNE PLAGE 0493871660	NICE	FR	31,50 European Union Euro	$36.45
08/08/18	LA PIZZA GOODS/SERVICES	NICE	FR	104,40 European Union Euro	$120.81
08/08/18	RINA RESTAURANT	NICE	FR	350,00 European Union Euro	$406.95
08/09/18	TIARA YAKPSA HOTEL 0493750502	THEOULE SUR MER	FR	1.044,00 European Union Euro	$1,213.86
08/09/18	HOTEL NEGRESCO 0493166400	NICE	FR	3.805,05 European Union Euro	$4,424.13
08/09/18	LE GIRELIER 0494970387	ST TROPEZ	VA	882,00 European Union Euro	$1,024.00
08/10/18	TIARA YAKPSA HOTEL 0493750502	THEOULE SUR MER	FR	12,00 European Union Euro	$13.93

Continued on next page

Detail Continued

				Foreign Spend	Amount
08/10/18	MIRAMAR BEACH HOTEL 0493750545	THEOULE SUR MER	FR	250,00 European Union Euro	$290.25

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
07/16/18	CHELSEA RENTAL 212-564-9555	NEW YORK	NY		$285.53
07/19/18	UBER TRIP FGRDU HELP.UBER.COM	HELP.UBER.COM	CA		$53.84
07/19/18	UBER TRIP KSMUN HELP.UBER.COM	HELP.UBER.COM	CA		$8.20
07/19/18	UBER TRIP FGRDU HELP.UBER.COM	HELP.UBER.COM	CA		$10.25
07/19/18	SIDEWALK BAR RESTAUR 000000001 2124737373	NEW YORK	NY		$85.55
07/20/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180720	AMHERST	MA		$1,877.49
07/22/18	VZW APO PE 32746	800-922-0204	FL		$141.63
07/24/18	BELLE REVE 2126800101	NEW YORK	NY		$56.00
07/24/18	BELLE REVE 2126800101	NEW YORK	NY		$13.62
07/24/18	B FLAT 152666001036467 212-219-2970	NEW YORK	NY		$301.01
07/25/18	NYCTAXI7C44 09001530013 000-0000000	BRONX	NY		$52.85
07/27/18	COFFEEMANIA BRYANT 542929806826012 2125758575	NEW YORK	NY		$450.62
07/27/18	TAXI CREDIT CARD TAXICAB & LIMOUSINE	WOODSIDE	NY		$27.88
07/28/18	TST* PETRARCA CUCINA E VI 300004017 2126252800	NEW YORK CITY	NY		$24.60
07/31/18	UBER TRIP L5UCM HELP.UBER.COM	HELP.UBER.COM	CA		$10.00
07/31/18	UBER TRIP L5UCM HELP.UBER.COM	HELP.UBER.COM	CA		$25.67
08/01/18	UBER TRIP 76ZBF HELP.UBER.COM	HELP.UBER.COM	CA		$10.00
08/01/18	UBER TRIP VUNVF HELP.UBER.COM	HELP.UBER.COM	CA		$24.64
08/01/18	UBER TRIP 76ZBF HELP.UBER.COM	HELP.UBER.COM	CA		$19.79
08/01/18	UBER TRIP VUNVF HELP.UBER.COM	HELP.UBER.COM	CA		$5.00
08/01/18	ICHICORO RAMEN 0000 813-517-9989	TAMPA	FL		$33.68
08/01/18	ICHICORO RAMEN 0000 813-517-9989	TAMPA	FL		$39.10
08/01/18	UBER TRIP DYP6B HELP.UBER.COM	HELP.UBER.COM	CA		$31.90

Continued on reverse

Detail Continued

				Foreign Spend	Amount
08/02/18	UBER TRIP PH2S4 HELP.UBER.COM	HELP.UBER.COM	CA		$87.19
08/02/18	UBER TRIP PH2S4 HELP.UBER.COM	HELP.UBER.COM	CA		$13.37
08/02/18	UBER TRIP DYP6B HELP.UBER.COM	HELP.UBER.COM	CA		$8.00
08/08/18	COFFEEMANIA BRYANT 542929806826012 2125758575	NEW YORK	NY		$326.10
08/09/18	VTS NYC LPEP TAXI 718-752-1656	LONG ISLAND CITY	NY		$12.88
08/09/18	BELLE REVE 2126800101	NEW YORK	NY		$96.11
08/09/18	NYCTAXI7A24 09000110015 000-0000000	LONG ISLAND C	NY		$11.00
08/16/18	UBER TRIP VR465 HELP.UBER.COM	HELP.UBER.COM	CA		$86.18
08/16/18	NYCTAXI2M86 09028120012 212-9774590	NEW YORK	NY		$14.75
08/16/18	ALL TAXI MANAGEMENT ALL TAXI MANAGE 718-361-0055	41-25 36TH ST LIC	NY		$8.50
08/16/18	TAUREAU LA SIRENE USFC10013	NEW YORK	NY		$237.06
08/17/18	UBER TRIP VR465 HELP.UBER.COM	HELP.UBER.COM	CA		$13.13
08/17/18	UBER TRIP KE2S2 HELP.UBER.COM	HELP.UBER.COM	CA		$9.26
08/17/18	UBER TRIP 6X3YA HELP.UBER.COM	HELP.UBER.COM	CA		$5.00
08/17/18	UBER TRIP KE2S2 HELP.UBER.COM	HELP.UBER.COM	CA		$5.13
08/17/18	Desnuda - 7th Street 212-254-3515	New York	NY		$195.05

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
07/16/18	AEROFLOT AEROFLOT	MOSCOW		76.825,00 Russian Federation Ruble	$1,218.84
	From: / To: / Carrier: / Class:				
	MOSCOW SHEREMETYEV / TEL AVIV BEN GURIO / SU / I				
	MOSCOW SHEREMETYEV / SU / Z				
	Ticket Number: 5552101092511 Passenger Name: VENEDIKTOV/ALEXEY				
07/16/18	AEROFLOT AEROFLOT	MOSCOW		400,00 Russian Federation Ruble	$6.35
	From: / To: / Carrier: / Class:				
	N/A / N/A / YY / 00				
	NOT AVAILABLE				
	Ticket Number: 5551501550173 Passenger Name: VENEDIKTOV/ALEXEY				
07/20/18	AEROFLOT AEROFLOT	MOSCOW		65.796,00 Russian Federation Ruble	$1,045.52
	From: / To: / Carrier: / Class:				
	MOSCOW SHEREMETYEV / YEREVAN / SU / I				
	MOSCOW SHEREMETYEV / SU / I				
	Ticket Number: 5552101294351 Passenger Name: VENEDIKTOV/ALEXEY				

Continued on next page

Detail Continued

					Foreign Spend	Amount
07/20/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: YEREVAN MOSCOW SHEREMETYEV Carrier: SU SU Class: I I Ticket Number: 5552101294352 Passenger Name: BABLOYAN/IRINA	MOSCOW			65.796,00 Russian Federation Ruble	$1,045.52
07/20/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551501591627 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			400,00 Russian Federation Ruble	$6.36
07/20/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551501591628 Passenger Name: BABLOYAN/IRINA	MOSCOW			400,00 Russian Federation Ruble	$6.36
07/21/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: YEREVAN MOSCOW SHEREMETYEV Carrier: SU SU Class: I I Ticket Number: 5552101323171 Passenger Name: ANTONENKO/DARIA	MOSCOW			80.396,00 Russian Federation Ruble	$1,283.61
07/21/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551501597670 Passenger Name: ANTONENKO/DARIA	MOSCOW			400,00 Russian Federation Ruble	$6.39
07/24/18	GOLDEN TULIP YEREVAN HOTEL LODGING	YEREVAN			248,400.00 Armenian Drams	$518.58
07/25/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP MOSCOW SHEREMETYEV Carrier: SU SU Class: Z J Ticket Number: 5552101495992 Passenger Name: VENEDIKTOV/ALEXEY SR	MOSCOW			202.249,00 Russian Federation Ruble	$3,229.40
07/26/18	GOLDEN TULIP YEREVAN HOTEL LODGING	YEREVAN			30,320.00 Armenian Drams	$63.17
07/26/18	GOLDEN TULIP YEREVAN HOTEL LODGING	YEREVAN			30,320.00 Armenian Drams	$63.17
07/28/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON		GB	305.00 Pounds Sterling	$400.59
07/28/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON		GB	50.00 Pounds Sterling	$65.67

Continued on reverse

Detail Continued

					Foreign Spend	Amount
07/31/18	AEROFLOT AEROFLOT		MOSCOW		45.807,00 Russian Federation Ruble	$725.60
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV					
		PARIS CHARLES DE G	SU	H		
		MOSCOW SHEREMETYEV	SU	E		
	Ticket Number: 5552101696958 Passenger Name: VENEDIKTOV/ALEXEY					
07/31/18	AEROFLOT AEROFLOT		MOSCOW		45.807,00 Russian Federation Ruble	$725.60
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV					
		PARIS CHARLES DE G	SU	H		
		MOSCOW SHEREMETYEV	SU	E		
	Ticket Number: 5552101696959 Passenger Name: SLATOVA/ANASTASIIA					
07/31/18	PULLMAN PARIS TOUR EIFFEL 0144385600		PARIS	PA	2.817,54 European Union Euro	$3,310.05
08/06/18	AEROFLOT AEROFLOT		MOSCOW		180.079,00 Russian Federation Ruble	$2,839.22
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	LONDON HEATHROW AP	SU	D		
		MOSCOW SHEREMETYEV	SU	D		
	Ticket Number: 5552101936445 Passenger Name: VENEDIKTOV/ALEXEY					
08/07/18	AEROFLOT AEROFLOT		MOSCOW		16.064,00 Russian Federation Ruble	$253.27
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	CHELYABINSK	SU	T		
		MOSCOW SHEREMETYEV	SU	N		
	Ticket Number: 5552101991360 Passenger Name: GODLINA/EKATERINA NI					
08/07/18	AEROFLOT AEROFLOT		MOSCOW		65.724,00 Russian Federation Ruble	$1,036.24
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	MURMANSK	SU	I		
		MOSCOW SHEREMETYEV	SU	I		
	Ticket Number: 5552101991634 Passenger Name: VENEDIKTOV/ALEXEY AL					
08/07/18	AEROFLOT AEROFLOT		MOSCOW		113.205,00 Russian Federation Ruble	$1,784.85
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	VILNIUS	SU	D		
		MOSCOW SHEREMETYEV	SU	D		
	Ticket Number: 5552101990754 Passenger Name: VENEDIKTOV/ALEXEY					
08/07/18	AEROFLOT AEROFLOT		MOSCOW		95.694,00 Russian Federation Ruble	$1,508.76
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	CHELYABINSK	SU	I		
		MOSCOW SHEREMETYEV	SU	I		
	Ticket Number: 5552101991257 Passenger Name: VENEKTOV/ALEXEY					
08/07/18	AEROFLOT AEROFLOT		MOSCOW		13.094,00 Russian Federation Ruble	$206.45
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	MURMANSK	SU	N		
		MOSCOW SHEREMETYEV	SU	N		
	Ticket Number: 5552101991819 Passenger Name: KOMAROVA/LIUBOV VIKT					
08/07/18	HOTEL ON BOOKING.COM TRAVEL AGENCY		AMSTERDAM	NL	66,42 European Union Euro	$76.86

Continued on next page

Detail Continued

			Foreign Spend	Amount
08/09/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: MURMANSK MOSCOW SHEREMETYEV Carrier: SU, SU Class: I, I Ticket Number: 5552102064967 Passenger Name: VENEDIKTOV/ALEXEY AL	MOSCOW	2.300,00 Russian Federation Ruble	$34.59
08/09/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: MURMANSK MOSCOW SHEREMETYEV Carrier: SU, SU Class: N, E Ticket Number: 5552102065277 Passenger Name: KOMAROVA/LIUBOV VIKT	MOSCOW	3.400,00 Russian Federation Ruble	$51.13

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
07/20/18	RESTAURANTE CASA MANE LA ALMADRABA 00 00000956675010	LOS BARRIOS	MA	271,70 European Union Euro	$318.57

ILYA KURTOV
Card Ending 2194

			Foreign Spend	Amount
07/22/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO MOSCOW VNUKOVO APT Carrier: SU, SU Class: H, T Ticket Number: 5552101363126 Passenger Name: KURTOV/ILYA	MOSCOW	15.725,00 Russian Federation Ruble	$250.48
07/24/18	SOKOS HOTEL RECEP.PALACE BR LODGING	SANKT-PETERBURG	12.400,00 Russian Federation Ruble	$197.98

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
08/17/18	Interest Charge on Pay Over Time Purchases	$268.21
Total Interest Charged for this Period		**$268.21**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on reverse

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$3,300.00
Total Interest in 2018	$1,724.52

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$15,788.26	$268.21
Total			**$268.21**

(v) Variable Rate

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 07/17/18 Next Closing Date 08/17/18

OPEN℠

Account Ending 1006

New Balance	**$72,516.94**
Minimum Payment Due	**$56,959.22**
Payment Due Date	**08/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 08/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	$41,383

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $72,516.94.

Membership Rewards® Points
Available and Pending as of 06/30/18
1,016,189
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$72,749.11
Payments/Credits		-$72,749.11
New Charges		+$56,514.22
Fees		+$0.00
New Balance	=	$56,514.22

Pay Over Time Portion		
Previous Balance		$16,824.67
Payments/Credits		-$1,110.20
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$288.25
New Balance	=	$16,002.72
Minimum Due		$445.00

Account Total	
Previous Balance	**$89,573.78**
Payments/Credits	-$73,859.31
New Charges	+$56,514.22
Fees	+$0.00
Interest Charged	+$288.25
New Balance	**$72,516.94**
Minimum Payment Due	**$56,959.22**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
08/11/18
New Balance
$72,516.94
Minimum Payment Due
$56,959.22

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

. Avoid late fees
. Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$71,597.64	-$1,110.20	-$72,707.84
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
DANIEL DUSHANSKY 1071	-$665.20	$0.00	-$665.20
ALEXEY VENEDIKTOV 1154	-$486.27	$0.00	-$486.27
Total Payments and Credits	**-$72,749.11**	**-$1,110.20**	**-$73,859.31**

Detail

*Indicates posting date

Payments			**Amount**
06/22/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
07/06/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$10,000.00
07/10/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$52,707.84

Credits			Foreign Spend	**Amount**
07/11/18	DANIEL DUSHANSKY	BUCKINGHAM AND LLOYDS LONDON GB LODGING	500.00 Pounds Sterling	-$665.20
07/04/18	ALEXEY VENEDIKTOV	SKYPICKER.COM. SKYPICKER.COM LONDON CZ BUSINESS SERVICE		-$486.27

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
VLADIMIR A GUSINSKI 1006	$27,166.99	$0.00	$27,166.99
YARON KUPFER 2038	$4,053.12	$0.00	$4,053.12
CHRISTOPHER RENAUD 2053	$946.94	$0.00	$946.94
DANIEL DUSHANSKY 1071	$3,179.22	$0.00	$3,179.22
ALEXANDER BEREZIN 2103	$25.00	$0.00	$25.00
A STEPANYANTS 1113	$11,753.00	$0.00	$11,753.00
SERGEY SHESTAKOV 1121	$7,268.41	$0.00	$7,268.41
ALEXEY VENEDIKTOV 1154	$936.88	$0.00	$936.88
ILYA KURTOV 2194	$1,184.66	$0.00	$1,184.66
Total New Charges	**$56,514.22**	**$0.00**	**$56,514.22**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	**Amount**
07/11/18	J AND B BODY WORKS 000000001 9146648080	MOUNT VERNON	NY		$27,166.99

Continued on reverse

Detail Continued

				Foreign Spend	Amount
YARON KUPFER Card Ending 2038				Foreign Spend	Amount
06/14/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		143.80 Israeli Shekels	$39.88
06/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
06/22/18	HILTON HOTEL TA LODGING	TEL AVIV		1,114.83 Israeli Shekels	$309.57
06/22/18	MENDELE RESTAURANT RESTAURANT	TEL AVIV-JAF		190.00 Israeli Shekels	$52.76
06/22/18	FIVERR.COM FIVERR.COM BUSINESS SERVICE	LONDON	CY		$153.56
06/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.47
06/27/18	EASYJET*EASYJET EVCLLZN-086125 Not Provided From: To: Carrier: Class: ROME LEONARDO DA V NICE U2 Y Ticket Number: EVCLLZN Date of Departure: 07/04 Passenger Name: YARON YAAKOV KUPFER Document Type: PASSENGER TICKET	LUTON	GB	99,89 European Union Euro	$116.91
06/27/18	MINISTRU OF JUSTICE GOVERNMENT SERVICE	J M		10.00 Israeli Shekels	$2.75
06/27/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		151.30 Israeli Shekels	$41.60
06/29/18	BA.COM BRITISH AIRWAYS From: To: Carrier: Class: NICE LONDON GATWICK APT BA O Ticket Number: 1258775911904 Date of Departure: 07/05 Passenger Name: KUPFER/YARON MR Document Type: PASSENGER TICKET	FRANCE	FR	77,79 European Union Euro	$90.87
07/01/18	NOVOTEL NICE AEROPORT ARENAS HTTP://WWW.ACCORHOTELS.CO	NICE CEDEX 03	FR	153,90 European Union Euro	$179.79
07/03/18	HOTEL AMBASCIATORI PALACE LODGING	ROMA		213,84 European Union Euro	$249.83
07/03/18	SUMUP*TAXI +393466885669	ROMA	IT	48,00 European Union Euro	$56.04
07/04/18	SAN GIOVANNI TAXI ROMA 27 TAXICAB & LIMOUSINE	ROMA		48,00 European Union Euro	$56.27
07/04/18	SKYPE BUSINESS SERVICE	REDMOND			$5.00
07/05/18	BA.COM BRITISH AIRWAYS From: To: Carrier: Class: NICE LONDON HEATHROW AP BA N Ticket Number: 1258776206647 Date of Departure: 07/05 Passenger Name: KUPFER/YARON MR Document Type: PASSENGER TICKET	FRANCE	FR	147,79 European Union Euro	$173.25
07/05/18	BA.COM BRITISH AIRWAYS From: To: Carrier: Class: NICE LONDON HEATHROW AP BA N Ticket Number: 1258776206649 Date of Departure: 07/05 Passenger Name: KUPFER/YARON MR Document Type: PASSENGER TICKET	FRANCE	FR	147,79 European Union Euro	$173.25

Continued on next page

Detail Continued

				Foreign Spend	Amount
07/05/18	NOVOTEL NICE AIRPORT 0493212250	NICE CEDEX 03	FR	42,25 European Union Euro	$49.36
07/05/18	UBER TRIP F4WEN HELP.UBER.COM	HELP.UBER.COM	GB	39.69 Pounds Sterling	$52.70
07/06/18	NOVOTEL NICE AIRPORT 0493212250	NICE CEDEX 03	FR	176,40 European Union Euro	$206.79
07/06/18	UBER TRIP BYYE4 HELP.UBER.COM	HELP.UBER.COM	GB	15.32 Pounds Sterling	$20.35
07/08/18	UBER TRIP 47FPR HELP.UBER.COM	HELP.UBER.COM	GB	2.00 Pounds Sterling	$2.66
07/08/18	UBER TRIP 47FPR HELP.UBER.COM	HELP.UBER.COM	GB	29.66 Pounds Sterling	$39.39
07/08/18	DOUBLETREE WESTMINSTER LODGING MERCHANDISE	LONDON	GB	1,024.50 Pounds Sterling	$1,360.74
07/08/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		350.00 Israeli Shekels	$96.89
07/11/18	DROPBOX*ZGNGW2LD4KTN DROPBOX*ZGNGW2L 4159867057	SAN FRANCISCO	CA		$10.09
07/13/18	APEX TEMPLE COURT HOTEL LODGING MERCHANDISE	LONDON	GB	215.00 Pounds Sterling	$283.97
07/13/18	FIVERR.COM FIVERR.COM BUSINESS SERVICE	LONDON	CY		$79.85
07/15/18	UBER TRIP R3N6F HELP.UBER.COM	HELP.UBER.COM	GB	43.06 Pounds Sterling	$56.87
07/15/18	UBER TRIP R3N6F HELP.UBER.COM	HELP.UBER.COM	GB	2.00 Pounds Sterling	$2.64
07/16/18	UBER TRIP DH4ZB HELP.UBER.COM	HELP.UBER.COM	GB	59.83 Pounds Sterling	$79.02

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
06/25/18	COURTYARD 3C9 Arrival Date 06/22/18 Departure Date 06/25/18 00000000	NIAGARA FALLS	NY		$946.94

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
06/19/18	FIVERR.COM FIVERR.COM BUSINESS SERVICE	LONDON	CY		$168.30
06/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
06/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
07/05/18	HOTEL ON BOOKING.COM BUSINESS SERVICE	AMSTERDAM	NL	750.97 Pounds Sterling	$993.31
07/08/18	DOUBLETREE WESTMINSTER LODGING MERCHANDISE	LONDON	GB	936.99 Pounds Sterling	$1,244.51
07/08/18	BUCKINGHAM AND LLOYDS LODGING	LONDON	GB	500.00 Pounds Sterling	$664.10

Continued on reverse

Detail Continued

				Foreign Spend	Amount
07/13/18	DROPBOX*LW4CFLX9WZ6W DROPBOX*LW4CFLX 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
06/24/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
07/05/18	BA.COM UK BRITISH AIRWAYS From: To: Carrier: Class: LONDON CITY APT GENEVA BA R Ticket Number: 1258776211765 Date of Departure: 07/10 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	WEST DRAYTON	GB	177.12 Pounds Sterling	$235.16
07/05/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV LONDON HEATHROW AP SU D NOT AVAILABLE MOSCOW SHEREMETYEV SU D Ticket Number: 5552100674611 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW		165.868,00 Russian Federation Ruble	$2,635.23
07/05/18	ERWIN REKAMOREOKEAN RESTAURANT	MOSKVA		10.540,00 Russian Federation Ruble	$167.57
07/10/18	Swiss Luxury Apartments LODGING	Genf	CH	1,109.50 Swiss Francs	$1,125.82
07/10/18	Restaurant Miyako RESTAURANT	Genève	CH	518.00 Swiss Francs	$525.62
07/11/18	Kiran RESTAURANT	Genève	CH	378.00 Swiss Francs	$381.47
07/11/18	Café du Centre RESTAURANT	Geneve	CH	378.00 Swiss Francs	$381.47
07/12/18	Boutique Audemars Piguet JEWELRY/WATCH/SILVRWR	Genève	CH	1,292.00 Swiss Francs	$1,304.79
07/12/18	Café du Centre RESTAURANT	Geneve	CH	408.30 Swiss Francs	$412.34
07/12/18	Caviar House Seafood Bar RESTAURANT	Genève 15 Aéroport	CH	266.80 Swiss Francs	$269.44
07/12/18	Swiss Luxury Apartments LODGING	Genf	CH	270.00 Swiss Francs	$272.67
07/12/18	APPLE STORE R275 R275 ELECTRONICS STORE	GENEVA	GE	2,999.85 Swiss Francs	$3,029.54
07/14/18	SOHO ROOMS FAST FOOD RESTAURANT	MOSKVA		40.824,00 Russian Federation Ruble	$657.92
07/16/18	BA.COM USA BRITISH AIRWAYS From: To: Carrier: Class: MOSCOW DOMODEDOVO LONDON HEATHROW AP BA B Ticket Number: 1258776650020 Date of Departure: 07/21 Passenger Name: STEPANYANTS/STEPAN MR Document Type: PASSENGER TICKET	USA			$138.24
07/16/18	ERWIN REKAMOREOKEAN RESTAURANT	MOSKVA		13.390,00 Russian Federation Ruble	$215.72

Continued on next page

Detail Continued

				Foreign Spend	Amount
SERGEY SHESTAKOV Card Ending 1121					
				Foreign Spend	**Amount**
06/15/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180615	AMHERST	MA		$1,877.50
06/19/18	BELLE REVE 2126800101	NEW YORK	NY		$87.50
06/20/18	UBER TRIP BOHMI HELP.UBER.COM	HELP.UBER.COM	CA		$49.03
06/20/18	CHAMPIGNON 148200001066216 212-987-1700	NEW YORK	NY		$87.75
06/21/18	UBER TRIP BOHMI HELP.UBER.COM	HELP.UBER.COM	CA		$15.38
06/21/18	UBER TRIP AP2OJ HELP.UBER.COM	HELP.UBER.COM	CA		$31.35
06/21/18	AVRA MADISON 212-399-6000	NEW YORK	NY		$36.13
06/21/18	AVRA MADISON 212-399-6000	NEW YORK	NY		$565.66
06/22/18	VZW APO PE 32746	800-922-0204	FL		$141.77
06/22/18	PANDA RESTAURANT USFC06907	STAMFORD	CT		$30.43
06/25/18	MERCEDES-BENZ OF PARAMUS 12345 07652 GENERIC PRODUCT OR SERVICE	PARAMUS	NJ		$1,500.00
06/27/18	NYCTAXI1E36 09008000010 000-0000000	BROOKLYN	NY		$50.54
06/27/18	BEN & JACKS STEAKHOUSE 2126825678	NEW YORK	NY		$420.65
06/27/18	BELLE REVE 2126800101	NEW YORK	NY		$75.97
07/04/18	UBER TRIP 26RBI HELP.UBER.COM	HELP.UBER.COM	CA		$33.61
07/04/18	UBER TRIP 26RBI HELP.UBER.COM	HELP.UBER.COM	CA		$12.30
07/05/18	UBER TRIP NPEG6 HELP.UBER.COM	HELP.UBER.COM	CA		$30.28
07/05/18	FRENCHETTE FRENCHETTE 241 WEST BROADWAY NEW YO	NEW YORK	NY		$250.33
07/06/18	UBER TRIP NPEG6 HELP.UBER.COM	HELP.UBER.COM	CA		$10.25
07/06/18	UBER TRIP KSMUN HELP.UBER.COM	HELP.UBER.COM	CA		$47.40
07/10/18	PERGOLA 212-679-4842	NEW YORK	NY		$104.56
07/10/18	MACAO TRADING CO 650000003820415 2124318642	NEW YORK	NY		$239.24
07/10/18	51399 - 800 SIXTH AVE 650000010449612 2125796444	NEW YORK	NY		$48.00
07/11/18	TST* PETRARCA CUCINA E VI 300004017 2126252800	NEW YORK CITY	NY		$949.34

Continued on reverse

Detail Continued

				Foreign Spend	Amount
07/11/18	RMT MANAGEMENT (CCRM RMT MANAGEMENT TAXICAB & LIMOUSINE	FLUSHING	NY		$48.68
07/11/18	PATRON *54BELOW 646-450-4478	NEW YORK	NY		$122.00
07/11/18	TRIBECA TAVERN 0111 RESTAURANT	NEW YORK	NY		$163.92
07/12/18	RUSSIAN SAMOVAR RESTAU 212-757-0168	NEW YORK	NY		$83.68
07/12/18	FEINSTEINS 54 BELOW 000000001 9175800480	NEW YORK	NY		$72.70
07/12/18	TAXI CREDIT CARD TAXICAB & LIMOUSINE	WOODSIDE	NY		$41.80
07/13/18	COFFEEMANIA BRYANT 542929806826012 2125758575	NEW YORK	NY		$40.66

ALEXEY VENEDIKTOV
Card Ending 154

				Foreign Spend	Amount
06/07/18	SKYPICKER.COM. SKYPICKER.COM BUSINESS SERVICE	LONDON	CZ		$486.27
07/12/18	HELVETIA LODGING	SANKT-PETERBURG		27.760,00 Russian Federation Ruble	$450.61

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
06/21/18	AEROFLOT AEROFLOT	MOSCOW		74.468,00 Russian Federation Ruble	$1,184.66

From:	To:	Carrier:	Class:
MOSCOW SHEREMETYEV	ST PETERSBURGPULKO	SU	C
	MOSCOW SHEREMETYEV	SU	C

Ticket Number: 5552100121994
Passenger Name: KURTOV/ILYA

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

		Amount
07/17/18	Interest Charge on Pay Over Time Purchases	$288.25
Total Interest Charged for this Period		**$288.25**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on next page

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$3,300.00
Total Interest in 2018	$1,456.31

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$16,437.69	$288.25
Total			**$288.25**

(v) Variable Rate

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 06/15/18 Next Closing Date 07/17/18

OPEN℠

Account Ending 1006

New Balance	**$89,573.78**
Minimum Payment Due	**$73,194.11**
Payment Due Date	**07/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 07/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	$43,610

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

See page 2 for important information about your account.

See page 11 for an Important Notice About Changes to Your Cardmember Agreement.

See page 13 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 16 for Important information regarding benefits underwritten by AMEX Assurance Company.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 05/31/18
1,046,686
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$55,779.14
Payments/Credits		-$55,779.14
New Charges		+$72,449.11
Fees		+$300.00
New Balance	=	$72,749.11

Pay Over Time Portion		
Previous Balance		$17,967.95
Payments/Credits		-$1,422.43
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$279.15
New Balance	=	$16,824.67
Minimum Due		$445.00

Account Total	
Previous Balance	**$73,747.09**
Payments/Credits	-$57,201.57
New Charges	+$72,449.11
Fees	+$300.00
Interest Charged	+$279.15
New Balance	**$89,573.78**
Minimum Payment Due	**$73,194.11**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

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Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
07/11/18
New Balance
$89,573.78
Minimum Payment Due
$73,194.11

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.___
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Please note, your preset line is $100,000.00. You have spent $89,573.78.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$54,838.71	-$1,422.43	-$56,261.14
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXEY VENEDIKTOV 1154	-$940.43	$0.00	-$940.43
Total Payments and Credits	**-$55,779.14**	**-$1,422.43**	**-$57,201.57**

Detail

*Indicates posting date

Payments				**Amount**
06/05/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$56,261.14

Credits			Foreign Spend	**Amount**
05/30/18	ALEXEY VENEDIKTOV	AEROFLOT MOSKVA AEROFLOT	58.109,00 Russian Federation Ruble	-$940.43
		From: N/A To: N/A NOT AVAILABLE	Carrier: YY Class: 00	
		Ticket Number: 5552148452259 Passenger Name: VENEDIKTOV/ALEXEY AL		

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
VLADIMIR A GUSINSKI 1006	$46,625.40	$0.00	$46,625.40
YARON KUPFER 2038	$3,745.14	$0.00	$3,745.14
DANIEL DUSHANSKY 1071	$1,542.75	$0.00	$1,542.75
ALEXANDER BEREZIN 2103	$30.12	$0.00	$30.12
A STEPANYANTS 1113	$960.00	$0.00	$960.00
SERGEY SHESTAKOV 1121	$4,616.78	$0.00	$4,616.78
ALEXEY VENEDIKTOV 1154	$11,880.80	$0.00	$11,880.80
ZAMANI LAZUTIN 1162	$1,283.06	$0.00	$1,283.06
ILYA KURTOV 2194	$1,765.06	$0.00	$1,765.06
Total New Charges	**$72,449.11**	**$0.00**	**$72,449.11**

Detail

VLADIMIR A GUSINSKI
Card Ending 1006

				Foreign Spend	**Amount**
06/06/18	ALL POINTS BOATS 0000 954-767-8255	FORT LAUDERDA	FL		$46,625.40

Continued on reverse

Detail Continued

				Foreign Spend	Amount
YARON KUPFER Card Ending 2038					
				Foreign Spend	Amount
05/18/18	PULLMAN PARIS ROISSY CDG AIRPORT -	Paris	FR	500,28 European Union Euro	$591.98
05/18/18	PULLMAN PARIS ROISSY CDG AIRPORT -	Paris	FR	290,00 European Union Euro	$343.16
05/18/18	APPBYWEB MISC TRANSPORTATION	RISHON LEZIY		350.00 Israeli Shekels	$97.84
05/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
05/21/18	UBER *TRIP 5QMHQ HELP.UBER.COM	HELP.UBER.COM	GB	5.29 Pounds Sterling	$7.16
05/21/18	UBER *TRIP LZJ6H HELP.UBER.COM	HELP.UBER.COM	GB	41.03 Pounds Sterling	$55.52
05/21/18	WILDE APARTHOTELS BY STAYCITY PROFESSIONAL SERVICE GOODS AND/OR SERVICES	LONDON	GB	528.00 Pounds Sterling	$709.74
05/22/18	LUL TICKET MACHINE-CHARING CROSS (S) GOVERNMENT SERVICE GOODS	LONDON	GB	4.90 Pounds Sterling	$6.59
05/22/18	UBER *TRIP DCC4Y HELP.UBER.COM	HELP.UBER.COM	GB	9.05 Pounds Sterling	$12.21
05/23/18	UBER TRIP 73SID HELP.UBER.COM	HELP.UBER.COM	GB	70.47 Pounds Sterling	$95.09
05/23/18	UBER *TRIP P6JAK HELP.UBER.COM	HELP.UBER.COM	GB	8.30 Pounds Sterling	$11.12
05/23/18	CITY THAMESLINK SST PASSENGER RAILWAY	LONDON	GB	16.90 Pounds Sterling	$22.80
05/24/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		150.30 Israeli Shekels	$42.45
05/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.61
06/07/18	Les Fleurs Egga Sarl CATALOG MERCHANDISE	Corcelles	CH	153.90 Swiss Francs	$156.48
06/07/18	LUTYENS RESTAURANT, BAR & CELLAR ROOMS RESTAURANT	LONDON	GB	250.00 Pounds Sterling	$336.15
06/10/18	UBER TRIP TVLKJ HELP.UBER.COM	HELP.UBER.COM	GB	44.44 Pounds Sterling	$59.74
06/10/18	PARK GRAND PICCADILLY LON 65-73 SHAFTE 00002072986806	LONDON	GB	670.68 Pounds Sterling	$901.53
06/11/18	LUL TICKET MACHINE-BLACKFRIARS GOVERNMENT SERVICE GOODS	LONDON	GB	4.90 Pounds Sterling	$6.59
06/11/18	DROPBOX*TZW8T7KY97MK DROPBOX*TZW8T7K 4159867057	SAN FRANCISCO	CA		$10.09
06/12/18	UBER TRIP 7O6W6 HELP.UBER.COM	HELP.UBER.COM	GB	5.00 Pounds Sterling	$6.72
06/12/18	UBER TRIP 3YAJF HELP.UBER.COM	HELP.UBER.COM	GB	7.66 Pounds Sterling	$10.30
06/12/18	UBER TRIP B6QXO HELP.UBER.COM	HELP.UBER.COM	GB	9.59 Pounds Sterling	$12.89
06/12/18	UBER TRIP FEE4N HELP.UBER.COM	HELP.UBER.COM	GB	13.96 Pounds Sterling	$18.77

Continued on next page

Detail Continued

				Foreign Spend	Amount
06/12/18	UBER TRIP SDYZR HELP.UBER.COM	HELP.UBER.COM	GB	5.93 Pounds Sterling	$7.97
06/12/18	UBER TRIP FVWNE HELP.UBER.COM	HELP.UBER.COM	GB	8.60 Pounds Sterling	$11.56
06/12/18	UBER TRIP HA5SI HELP.UBER.COM	HELP.UBER.COM	GB	6.06 Pounds Sterling	$8.15
06/12/18	UBER TRIP 6BZSX HELP.UBER.COM	HELP.UBER.COM	GB	5.06 Pounds Sterling	$6.80
06/13/18	UBER TRIP SJ6SV HELP.UBER.COM	HELP.UBER.COM	GB	29.70 Pounds Sterling	$39.86
06/13/18	W TAXI MISC TRANSPORTATION	RISHON LEZIY		520.00 Israeli Shekels	$145.27

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
05/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
05/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
05/23/18	YAEIR HASHAHAR PARKING PARKING LOT & GARAGE	bnei brak		30.00 Israeli Shekels	$8.42
06/12/18	-OFFICE DEEPOT RISHON LEZ BOOK STORE	BENY BRAK		5,085.00 Israeli Shekels	$1,425.33
06/13/18	DROPBOX*XCWC4426PDVW DROPBOX*XCWC442 4159867057	SAN FRANCISCO	CA		$101.00

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
05/18/18	COLEGIO DE REGISTRADORES DE ESPANA -	Madrid	ES	4,33 European Union Euro	$5.12
05/25/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
06/12/18	DAN HOTELS LODGING	TEL AVIV			$960.00

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
05/17/18	AKIMOTO SUSHI RESTAURANT	NEW YORK	NY		$63.05
05/22/18	MACAO TRADING CO 650000003820415 2124318642	NEW YORK	NY		$278.52
05/23/18	UBER *TRIP KBQ3T HELP.UBER.COM	HELP.UBER.COM	CA		$62.63
05/23/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180523	AMHERST	MA		$1,877.50
05/23/18	BELLE REVE 2126800101	NEW YORK	NY		$151.49

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/23/18	UBER *TRIP KBQ3T HELP.UBER.COM	HELP.UBER.COM	CA		$12.83
05/23/18	ALL TAXI MANAGEMENT ALL TAXI MANAGE 718-361-0055	41-25 36TH ST LIC	NY		$74.12
05/29/18	MACAO TRADING CO 650000003820415 2124318642	NEW YORK	NY		$223.27
05/30/18	BELLE REVE 2126800101	NEW YORK	NY		$78.24
05/30/18	VERIZONWRLSS RTCCRVN SERVICE	800-922-0204	FL		$146.77
05/30/18	WHITE OAK TAVERN 899000002588299 WHITEOAKNY@GMAIL.COM	NEW YORK	NY		$75.37
06/01/18	O'MALLEY'S 0055 845-727-0514	NYACK	NY		$60.74
06/05/18	DIM SUM GO GO 0001 212-732-0797	NEW YORK	NY		$53.00
06/05/18	185TH OPERATING - TRANS 0000 212-928-7251	NEW YORK	NY		$15.00
06/06/18	GRAND CENTRAL OYSTER BAR 000000001 2124906652	NEW YORK	NY		$195.09
06/06/18	GRAND CENTRAL OYSTER BAR 000000001 2124906652	NEW YORK	NY		$599.52
06/06/18	LIGHT SOURCE TAXI 212-665-7840	NEW YORK	NY		$48.68
06/13/18	DIM SUM GO GO 0001 212-732-0797	NEW YORK	NY		$45.00
06/14/18	TERRA BLUES 000000001 2127777776	NEW YORK	NY		$26.00
06/14/18	TERRA BLUES 000000001 2127777776	NEW YORK	NY		$16.00
06/14/18	TERROIR TRIBECA RESTAURANT	NEW YORK	NY		$373.56
06/14/18	AKIMOTO SUSHI RESTAURANT	NEW YORK	NY		$43.00
06/15/18	UBER TRIP 6KL7K HELP.UBER.COM	HELP.UBER.COM	CA		$12.98
06/15/18	UBER TRIP 6KL7K HELP.UBER.COM	HELP.UBER.COM	CA		$84.42

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
05/18/18	DOUBLE TREE BY HILTON EKA LODGING	EKATERINBURG		7.300,00 Russian Federation Ruble	$118.11
05/21/18	FINNAIR OYJ FINNAIR	LONDON	GB	264.40 Pounds Sterling	$357.76

From:	To:	Carrier:	Class:
LONDON HEATHROW AP	HELSINKI,FINLAND	AY	V
	MOSCOW SHEREMETYEV	AY	V

Ticket Number: 1052463198319
Date of Departure: 05/25
Passenger Name: VENEDIKTOV/ALEXEY MR
Document Type: PASSENGER TICKET

05/27/18	HELVETIA LODGING	SANKT-PETERBURG		114.030,00 Russian Federation Ruble	$1,854.30

Continued on next page

Detail Continued

					Foreign Spend	Amount
05/28/18	DEUTSCHE LUFTHANSA AG DEUTSCHE LUFTHANSA AG	Koeln		BE	1.201,11 European Union Euro	$1,393.53
	From:	To:	Carrier:	Class:		
	BRUSSELS NATIONAL	MUNICH FRANZ JOSEP	LH	00		
		MOSCOW DOMODEDOVO	LH	00		
	Ticket Number: 22023980913690 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET		Date of Departure: 06/06			
05/31/18	AEROFLOT AEROFLOT	MOSCOW			39.228,00 Russian Federation Ruble	$633.53
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	LONDON HEATHROW AP	SU	K		
		MOSCOW SHEREMETYEV	SU	N		
	Ticket Number: 5552149293372 Passenger Name: VENEDIKTOV/ALEXEY					
06/01/18	Austrian Airlines Austrian Airlines	Flughafen Wien		IS		$1,294.35
	From:	To:	Carrier:	Class:		
	TEL AVIV BEN GURIO	VIENNA	OS	00		
		BRUSSELS NATIONAL	OS	00		
	Ticket Number: 25721475077040 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET		Date of Departure: 06/05			
06/01/18	AEROFLOT AEROFLOT	MOSCOW			186.716,00 Russian Federation Ruble	$3,021.78
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	TEL AVIV BEN GURIO	SU	J		
		NOT AVAILABLE				
	Ticket Number: 5552149331783 Passenger Name: VENEDIKTOV/ALEXEY					
06/03/18	DAN HOTELS LODGING	TEL AVIV				$600.00
06/05/18	HOTEL MOZART LODGING	BRUXELLES			180,00 European Union Euro	$211.45
06/06/18	AEROFLOT AEROFLOT	MOSCOW			65.135,00 Russian Federation Ruble	$1,046.98
	From:	To:	Carrier:	Class:		
	MUNICH FRANZ JOSEP	MOSCOW SHEREMETYEV	SU	D		
		NOT AVAILABLE				
	Ticket Number: 5552149555423 Passenger Name: VENEDIKTOV/ALEXEY					
06/07/18	SKYPICKER.COM. SKYPICKER.COM BUSINESS SERVICE	LONDON		CZ		$486.27
06/09/18	HELVETIA LODGING	SANKT-PETERBURG			53.672,50 Russian Federation Ruble	$862.74

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
06/08/18	LIVE YOUR LIFE TOURS & EVENTS TRAVEL AGENCY	ALCOBENDAS	MA	1.083,39 European Union Euro	$1,283.06

Continued on reverse

Detail Continued

					Foreign Spend	Amount
ILYA KURTOV Card Ending 2194					Foreign Spend	Amount
05/22/18	AEROFLOT AEROFLOT From: To: Carrier: Class: Ticket Number: 5551501092260 Passenger Name: KURTOV/ILYA	MOSCOW			400,00 Russian Federation Ruble	$6.50
05/22/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV ST PETERSBURGPULKO SU U MOSCOW SHEREMETYEV SU B Ticket Number: 5552148940036 Passenger Name: KURTOV/ILYA	MOSCOW			34.048,00 Russian Federation Ruble	$553.67
05/23/18	KEMPINSKI HOTEL-RECEPTION LODGING	SANKT-PETERBURG			27.000,00 Russian Federation Ruble	$440.55
06/10/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV ST PETERSBURGPULKO SU H MOSCOW SHEREMETYEV SU D Ticket Number: 5552149703674 Passenger Name: KURTOV/ILYA	MOSCOW			47.343,00 Russian Federation Ruble	$764.34

Fees

			Amount
06/15/18	ZAMANI LAZUTIN	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$300.00**

Interest Charged

		Amount
06/15/18	Interest Charge on Pay Over Time Purchases	$279.15
Total Interest Charged for this Period		**$279.15**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$3,300.00
Total Interest in 2018	$1,168.06

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	$17,565.45	$279.15
Total			**$279.15**

(v) Variable Rate

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law. Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.

ID 12655

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

> And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you	**Servicing and Collections** If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. **Call monitoring** We may monitor and record any calls between you and us.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Gold Card from American Express will now be known as the American Express Classic Gold Card.
Getting Points & Using Points	We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&Cs: Previously, the feature was known as Select & Pay Later. The feature will now be known as Pay Over Time Select. Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct. Previously, the feature was known as Sign & Travel. The feature will now be known as Pay Over Time Travel.

Summary of Changes, effective August 1, 2018	
Using Points - Transferring Points to Frequent Customer Programs	SPG® has announced changes to its loyalty program and how its members will earn Starpoints: Starpoints will be referred to as points. These points do not refer to Membership Rewards points. On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes. To align with this, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be transferred at a 1:1 ratio into the Starwood Preferred Guest® program and can be transferred in increments of 1,000 points.

Summary of Changes, effective September 1, 2018	
Using Points - Shop with Points at Amazon.com	We are making enhancements on how your eligible purchases made at **Amazon.com**, using only points or a combination of points and your Card, will appear on your billing statement.

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Gold Card from American Express, located in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

GETTING POINTS: USING YOUR CARD

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:
- Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:
- Extended Payment Option
- Eligible American Express Credit Card purchases

USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE

In the *Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere* sub-section of the *Using Points* section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. **Effective August 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest®: 1,000 Membership Rewards=333 Starpoints®", will be deleted in its entirety.

D. **Effective September 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: SHOP WITH POINTS AT AMAZON.COM

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

Ordering

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a $500 purchase and elect to cover $300 of that purchase with points, American Express will:

Charge your Card account $300,
Apply a $300 credit to your Card account, and
After your purchase ships, charge your Card account $200.

Returning products purchased at Amazon.com

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.

Business Platinum Card®

Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty[1]

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.

If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of $10,000; not to exceed $50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection[2]

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit **americanexpress.com/benefitsguide.**

ID 12648

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[1]Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

[2]Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 06/15/18

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 05/17/18 Next Closing Date 06/15/18

OPEN℠

Account Ending 1006

New Balance	**$73,747.09**
Minimum Payment Due	**$56,261.14**
Payment Due Date	**06/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 06/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	27 years	$46,287

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

See page 2 for important information about your account.

Please note, your preset line is $100,000.00. You have spent $73,747.09.

Membership Rewards® Points
Available and Pending as of 04/30/18
1,039,929
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$30,058.81
Payments/Credits		-$30,058.81
New Charges		+$53,979.14
Fees		+$1,800.00
New Balance	=	$55,779.14

Pay Over Time Portion

Previous Balance		$18,145.97
Payments/Credits		-$483.00
New Charges		+$0.00
Fees		+$0.00
Interest Charged		+$304.98
New Balance	=	$17,967.95
Minimum Due		$482.00

Account Total

Previous Balance	**$48,204.78**
Payments/Credits	-$30,541.81
New Charges	+$53,979.14
Fees	+$1,800.00
Interest Charged	+$304.98
New Balance	**$73,747.09**
Minimum Payment Due	**$56,261.14**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
06/11/18
New Balance
$73,747.09
Minimum Payment Due
$56,261.14

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$25,600.22	-$483.00	-$26,083.22
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXANDER BEREZIN 2103	-$4,458.59	$0.00	-$4,458.59
Total Payments and Credits	**-$30,058.81**	**-$483.00**	**-$30,541.81**

Detail

*Indicates posting date

Payments				**Amount**
05/11/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$26,083.22

Credits			Foreign Spend	**Amount**
04/24/18	ALEXANDER BEREZIN	AEROFLOT MOSCOW AEROFLOT From: To: Ticket Number: 5552147679837 Passenger Name: BEREZIN/ALEKSANDR	276.959,00 Russian Federation Ruble Carrier: Class:	-$4,458.59

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$5,328.67	$0.00	$5,328.67
CHRISTOPHER RENAUD 2053	$673.74	$0.00	$673.74
DANIEL DUSHANSKY 1071	$20,478.80	$0.00	$20,478.80
ALEXANDER BEREZIN 2103	$8,259.76	$0.00	$8,259.76
A STEPANYANTS 1113	$2,807.26	$0.00	$2,807.26
SERGEY SHESTAKOV 1121	$7,286.02	$0.00	$7,286.02
ALEXEY VENEDIKTOV 1154	$2,840.02	$0.00	$2,840.02
ZAMANI LAZUTIN 1162	$1,846.66	$0.00	$1,846.66
YURY Y FEDUTINOV 1170	$3,006.91	$0.00	$3,006.91
ILYA KURTOV 2194	$1,451.30	$0.00	$1,451.30
Total New Charges	**$53,979.14**	**$0.00**	**$53,979.14**

Detail

YARON KUPFER
Card Ending 2038

				Foreign Spend	**Amount**
04/18/18	ENETS*ACRABIZAMX ACRA 62486028	SINGAPORE	SG	15.70 Singapore Dollars	$12.01
04/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
04/24/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		60.20 Israeli Shekels	$16.87
04/24/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		25.00 Israeli Shekels	$7.01

Continued on reverse

Detail Continued

				Foreign Spend	Amount
04/25/18	CLUB QUARTERS LINCOLN'S INN FIELDS LODGING GOODS AND/OR SERVICES	LONDON	GB	498.10 Pounds Sterling	$696.00
04/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.53
04/30/18	UBER *TRIP 7VRFO HELP.UBER.COM	HELP.UBER.COM	GB	59.44 Pounds Sterling	$81.96
05/01/18	UBER *TRIP 3NEUD HELP.UBER.COM	HELP.UBER.COM	GB	5.00 Pounds Sterling	$6.89
05/01/18	UBER *TRIP 7VRFO HELP.UBER.COM	HELP.UBER.COM	GB	2.00 Pounds Sterling	$2.76
05/01/18	NOVIKOV BAR & GRILL RESTAURANT	LONDON	GB	46.78 Pounds Sterling	$64.39
05/02/18	UBER *TRIP 6GWPJ HELP.UBER.COM	HELP.UBER.COM	GB	16.43 Pounds Sterling	$22.62
05/02/18	BLEEDING HEARTS RESTAURANT	UNKNOWN	GB	126.73 Pounds Sterling	$174.44
05/03/18	UBER *TRIP HUF2K HELP.UBER.COM	HELP.UBER.COM	GB	6.78 Pounds Sterling	$9.27
05/04/18	APPBYWEB MISC TRANSPORTATION	RISHON LEZIY		350.00 Israeli Shekels	$96.87
05/09/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$4,021.97
05/11/18	DROPBOX*524NK4V1PYWF DROPBOX*524NK4V 4159867057	SAN FRANCISCO	CA		$10.09
05/12/18	NORTON *AP1256789928 SOFTWARE	442076165600	CA		$94.99

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
04/25/18	MASAKI 9054682123	NIAGARA ON THE LAK		436.29 Canadian Dollars	$340.40
05/03/18	OFFICEMAX/DEPOT 6223 000006223 8004633768	NIAGARA FALLS	NY		$313.59
05/15/18	USPS PO 3546750092 001370337 8002758777	LEWISTON	NY		$19.75

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
04/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
04/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
04/24/18	-BY DR URI BERGER MEDICAL SERVICE	BENE BRAK		2,500.00 Israeli Shekels	$700.57
04/29/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$19,669.23
05/13/18	DROPBOX*7P9H24L9DVBL DROPBOX*7P9H24L 4159867057	SAN FRANCISCO	CA		$101.00

Continued on next page

Detail Continued

			Foreign Spend	Amount
ALEXANDER BEREZIN Card Ending 2103				
04/19/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP / MOSCOW SHEREMETYEV Carrier: SU / SU Class: J / D Ticket Number: 5552147679837 Passenger Name: BEREZIN/ALEKSANDR	MOSCOW	276.959,00 Russian Federation Ruble	$4,539.57
04/24/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP / MOSCOW SHEREMETYEV Carrier: SU / SU Class: C / Z Ticket Number: 5552147882504 Passenger Name: BEREZIN/ALEKSANDR	MOSCOW	176.709,00 Russian Federation Ruble	$2,844.73
04/25/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA GA		$25.00
04/27/18	LUL TICKET MACHINE-PADDINGTON C GOVERNMENT SERVICE GOODS	LONDON GB	15.00 Pounds Sterling	$21.00
04/27/18	HEATHROW EXPRESS TOD WEB HEX LOCAL TRANSPORTATION GBP Heathrow Express Operating	LONDON GB	37.00 Pounds Sterling	$51.80
04/29/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON GB	558.50 Pounds Sterling	$777.66
A STEPANYANTS Card Ending 1113				
04/19/18	BA.COM BRITISH AIRWAYS From: MOSCOW DOMODEDOVO To: LONDON HEATHROW AP / GENEVA Carrier: BA / BA Class: D / J Ticket Number: 1258772433118 Date of Departure: 04/21 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	RUSSIA RU	149.371,00 Russian Federation Ruble	$2,448.30
04/19/18	AEROFLOT AEROFLOT From: N/A To: N/A / NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551500813114 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW	400,00 Russian Federation Ruble	$6.56
04/19/18	AEROFLOT AEROFLOT From: GENEVA To: MOSCOW SHEREMETYEV / NOT AVAILABLE Carrier: SU Class: N Ticket Number: 5552147701562 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW	21.500,00 Russian Federation Ruble	$352.40

Continued on reverse

Detail Continued

				Foreign Spend	Amount
SERGEY SHESTAKOV Card Ending 1121					
				Foreign Spend	**Amount**
04/16/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$42.00
04/16/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$74.00
04/16/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$36.00
04/16/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$22.00
04/16/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$56.00
04/18/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$52.00
04/18/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$34.00
04/20/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180420	AMHERST	MA		$1,877.50
04/23/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20180423	AMHERST	MA		$15.00
04/25/18	NY INTERNATIONAL SHIPP 212-267-7447	NEW YORK	NY		$350.00
04/25/18	LA PECORA BIANCA 461682001137439 MICHAEL@LAPECORABIANCA.CO	NEW YORK	NY		$140.22
04/26/18	S & R MEDALIiON TAXI 212-957-9200	NEW YORK	NY		$14.12
04/27/18	NY INTERNATIONAL SHIPP 212-267-7447	NEW YORK	NY		$2,166.98
04/27/18	PINKS 646-918-6231	NEW YORK	NY		$176.45
04/30/18	NY INTERNATIONAL SHIPP 212-267-7447	NEW YORK	NY		$1,326.00
05/03/18	UBER *TRIP DLCMO HELP.UBER.COM	HELP.UBER.COM	CA		$11.15
05/03/18	UBER *TRIP DLCMO HELP.UBER.COM	HELP.UBER.COM	CA		$3.08
05/04/18	Distilled NY 347-759-6383	New York	NY		$279.08
05/04/18	Alegre Orchard 212-842-8000	New York	NY		$165.36
05/08/18	SERAFINA TRIBECA 650000009726137 2127662700	NEW YORK	NY		$161.74
05/09/18	UBER *TRIP L54VS HELP.UBER.COM	HELP.UBER.COM	CA		$39.98
05/09/18	UBER *TRIP BYAQN HELP.UBER.COM	HELP.UBER.COM	CA		$9.29
05/09/18	UBER *TRIP BYAQN HELP.UBER.COM	HELP.UBER.COM	CA		$2.05
05/09/18	BELLE REVE 2126800101	NEW YORK	NY		$80.00
05/09/18	UBER *TRIP L54VS HELP.UBER.COM	HELP.UBER.COM	CA		$10.25

Continued on next page

Detail Continued

				Foreign Spend	Amount
05/09/18	VERIZONWRLSS RTCCRVN SERVICE	800-922-0204	FL		$141.77

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
04/16/18	AEROFLOT AEROFLOT	MOSCOW		5.040,00 Russian Federation Ruble	$83.26
	From: / To: / Carrier: / Class:				
	MOSCOW SHEREMETYEV / LONDON HEATHROW AP / SU / Z				
	MOSCOW SHEREMETYEV / SU / Z				
	Ticket Number: 5552147544848				
	Passenger Name: VENEDIKTOV/ALEXEY				
04/18/18	AEROFLOT AEROFLOT	MOSCOW		25.418,00 Russian Federation Ruble	$416.62
	From: / To: / Carrier: / Class:				
	LONDON HEATHROW AP / MOSCOW SHEREMETYEV / SU / R				
	LONDON HEATHROW AP / SU / R				
	Ticket Number: 5552147639290				
	Passenger Name: VENEDIKTOV/ALEXEY				
04/18/18	AEROFLOT AEROFLOT	MOSCOW		10.870,00 Russian Federation Ruble	$178.17
	From: / To: / Carrier: / Class:				
	MOSCOW SHEREMETYEV / ASTRAKHAN / SU / N				
	MOSCOW SHEREMETYEV / SU / T				
	Ticket Number: 5552147639952				
	Passenger Name: VENEDIKTOV/ALEXEY AL				
04/20/18	AEROFLOT AEROFLOT	MOSCOW		5.390,00 Russian Federation Ruble	$87.97
	From: / To: / Carrier: / Class:				
	MOSCOW SHEREMETYEV / LONDON HEATHROW AP / SU / Z				
	MOSCOW SHEREMETYEV / SU / Z				
	Ticket Number: 5552147739534				
	Passenger Name: VENEDIKTOV/ALEXEY				
04/23/18	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	5.00 Pounds Sterling	$7.02
05/03/18	HELVETIA LODGING	SANKT-PETERBURG		16.710,00 Russian Federation Ruble	$264.65
05/10/18	AEROFLOT AEROFLOT	MOSCOW		400,00 Russian Federation Ruble	$6.52
	From: / To: / Carrier: / Class:				
	N/A / N/A / YY / 00				
	NOT AVAILABLE				
	Ticket Number: 5551500977161				
	Passenger Name: VENEDIKTOV/ALEXEY AL				
05/10/18	AEROFLOT AEROFLOT	MOSCOW		60.409,00 Russian Federation Ruble	$984.02
	From: / To: / Carrier: / Class:				
	IRKUTSK / MOSCOW SHEREMETYEV / SU / I				
	NOT AVAILABLE				
	Ticket Number: 5552148452259				
	Passenger Name: VENEDIKTOV/ALEXEY AL				

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/10/18	AEROFLOT AEROFLOT	MOSCOW		49.836,00 Russian Federation Ruble	$811.79
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / EKATERINBURG / SU / Z MOSCOW SHEREMETYEV / SU / Z				
	Ticket Number: 5552148442991 Passenger Name: VENEDIKTOV/ALEXEY AL				

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
05/08/18	LYL TOURS S.L. TRAVEL AGENCY	ALCOBENDAS	ES	1.547,78 European Union Euro	$1,846.66

YURY Y FEDUTINOV
Card Ending 1170 Monthly Spending Limit: $0

				Foreign Spend	Amount
05/08/18	AEROFLOT AEROFLOT PRODUCTION CUSTO	DANSVILLE	NY		$288.70
	From: / To: / Carrier: / Class: N.Y. J F KENNEDY I / MOSCOW SHEREMETYEV / SU / O				
	Ticket Number: 5552148397992 Passenger Name: SHANETSKAYA/NATALIA Document Type: PASSENGER TICKET	Date of Departure: 06/19			
05/08/18	AEROFLOT AEROFLOT PRODUCTION CUSTO	DANSVILLE	NY		$2,718.21
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / N.Y. J F KENNEDY I / SU / I				
	Ticket Number: 5552148398342 Passenger Name: SHANETSKAYA/NATALIA Document Type: PASSENGER TICKET	Date of Departure: 07/01			

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
04/18/18	AEROFLOT AEROFLOT	MOSCOW		27.348,00 Russian Federation Ruble	$448.25
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / ST PETERSBURGPULKO / SU / H MOSCOW SHEREMETYEV / SU / M				
	Ticket Number: 5552147666621 Passenger Name: KURTOV/ILYA				
04/23/18	AEROFLOT AEROFLOT	MOSCOW		21.748,00 Russian Federation Ruble	$352.92
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / ST PETERSBURGPULKO / SU / M MOSCOW SHEREMETYEV / SU / N				
	Ticket Number: 5552147838352 Passenger Name: KURTOV/ILYA				
05/02/18	AEROFLOT AEROFLOT PRODUCTION CUSTO	UDINE	IT	541,91 European Union Euro	$650.13
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / ST PETERSBURGPULKO / SU / L MOSCOW SHEREMETYEV / SU / D				
	Ticket Number: 5552148157454 Passenger Name: KURTOV/ILYA Document Type: PASSENGER TICKET	Date of Departure: 05/03			

Continued on next page

Fees

			Amount
05/17/18	OLEG KARELIN	ANNUAL MEMBERSHIP FEE	$300.00
05/17/18	YARON KUPFER	ANNUAL MEMBERSHIP FEE	$300.00
05/17/18	MARK MEJERSON	ANNUAL MEMBERSHIP FEE	$300.00
05/17/18	DANIEL DUSHANSKY	ANNUAL MEMBERSHIP FEE	$300.00
05/17/18	DORON E BERGERBEST	ANNUAL MEMBERSHIP FEE	$300.00
05/17/18	ORNA GUSINSKI	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$1,800.00**

Interest Charged

		Amount
05/17/18	Interest Charge on Pay Over Time Purchases	$304.98
Total Interest Charged for this Period		**$304.98**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$3,000.00
Total Interest in 2018	$888.91

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.74% (v)	$18,184.75	$304.98
Total			**$304.98**

(v) Variable Rate

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 05/17/18

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 04/16/18 Next Closing Date 05/17/18

OPEN SM

Account Ending 1006

New Balance	**$48,204.78**
Minimum Payment Due	**$30,541.81**
Payment Due Date	**05/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 05/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	27 years	$46,768

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $48,204.78.

Membership Rewards® Points
Available and Pending as of 03/31/18
981,018
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$53,308.20
Payments/Credits		-$53,308.20
New Charges		+$30,058.81
Fees		+$0.00
New Balance	=	$30,058.81

Pay Over Time Portion		
Previous Balance		$18,134.39
Payments/Credits		-$458.00
New Charges		+$165.19
Fees		+$0.00
Interest Charged		+$304.39
New Balance	=	$18,145.97
Minimum Due		$483.00

Account Total	
Previous Balance	**$71,442.59**
Payments/Credits	-$53,766.20
New Charges	+$30,224.00
Fees	+$0.00
Interest Charged	+$304.39
New Balance	**$48,204.78**
Minimum Payment Due	**$30,541.81**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
05/11/18
New Balance
$48,204.78
Minimum Payment Due
$30,541.81

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$53,308.20	-$458.00	-$53,766.20
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**-$53,308.20**	**-$458.00**	**-$53,766.20**

Detail

*Indicates posting date

Payments			Amount
04/03/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$15,000.00
04/11/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$38,766.20

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
OLEG KARELIN 1022	$5,969.40	$0.00	$5,969.40
YARON KUPFER 2038	$117.89	$0.00	$117.89
CHRISTOPHER RENAUD 2053	$378.77	$0.00	$378.77
DANIEL DUSHANSKY 1071	$83.75	$0.00	$83.75
ALEXANDER BEREZIN 2103	$25.00	$0.00	$25.00
SERGEY SHESTAKOV 1121	$4,343.66	$0.00	$4,343.66
ALEXEY VENEDIKTOV 1154	$7,001.67	$0.00	$7,001.67
ZAMANI LAZUTIN 1162	$2,416.80	$0.00	$2,416.80
YURY Y FEDUTINOV 1170	$3,639.80	$0.00	$3,639.80
ILYA KURTOV 2194	$6,082.07	$165.19	$6,247.26
Total New Charges	**$30,058.81**	**$165.19**	**$30,224.00**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

OLEG KARELIN
Card Ending 1022

					Foreign Spend	Amount
04/03/18	AEROFLOT AEROFLOT		MOSCOW		64.649,00 Russian Federation Ruble	$1,124.38
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV					
		TEL AVIV BEN GURIO	SU	B		
		MOSCOW SHEREMETYEV	SU	L		
	Ticket Number: 5552146981038 Passenger Name: KARELIN/OLEG					
04/03/18	AEROFLOT AEROFLOT		MOSCOW		45.834,00 Russian Federation Ruble	$797.15
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV					
		TEL AVIV BEN GURIO	SU	H		
		MOSCOW SHEREMETYEV	SU	L		
	Ticket Number: 5552146981084 Passenger Name: RYKLIN/ALEXANDER					

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
04/03/18	AEROFLOT AEROFLOT From: To: Carrier: Class: Ticket Number: 5551500643509 Passenger Name: KARELIN/OLEG	MOSCOW	400,00 Russian Federation Ruble	$6.96
04/03/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV TEL AVIV BEN GURIO SU B MOSCOW SHEREMETYEV SU L Ticket Number: 5552146981039 Passenger Name: KARELIN/ALEXANDER	MOSCOW	64.649,00 Russian Federation Ruble	$1,124.38
04/03/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV TEL AVIV BEN GURIO SU B MOSCOW SHEREMETYEV SU L Ticket Number: 5552146981040 Passenger Name: KARELIN/MATVEY	MOSCOW	64.649,00 Russian Federation Ruble	$1,124.38
04/03/18	AEROFLOT AEROFLOT From: To: Carrier: Class: Ticket Number: 5551500643511 Passenger Name: KARELIN/MATVEY	MOSCOW	400,00 Russian Federation Ruble	$6.96
04/03/18	AEROFLOT AEROFLOT From: To: Carrier: Class: Ticket Number: 5551500643597 Passenger Name: RYKLIN/ALEXANDER	MOSCOW	400,00 Russian Federation Ruble	$6.96
04/03/18	AEROFLOT AEROFLOT From: To: Carrier: Class: Ticket Number: 5551500643510 Passenger Name: KARELIN/ALEXANDER	MOSCOW	400,00 Russian Federation Ruble	$6.96
04/05/18	BOCCACCIO RESTAURANT	TEL AVIV - Y	1,042.00 Israeli Shekels	$294.96
04/07/18	YAMIT HOTEL LODGING	TEL AVIV		$1,476.31

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
03/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
03/29/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.70
04/11/18	DROPBOX*LJ8GYFRS35QP DROPBOX*LJ8GYFR 4159867057	SAN FRANCISCO	CA		$10.09
04/12/18	APPBYWEB MISC TRANSPORTATION	RISHON LEZIY		340.00 Israeli Shekels	$97.10

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
04/13/18	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$378.77

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
DANIEL DUSHANSKY Card Ending 1071					
03/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
03/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
04/13/18	DROPBOX*ZQSTMB32KQDC DROPBOX*ZQSTMB3 4159867057	SAN FRANCISCO	CA		$75.75
ALEXANDER BEREZIN Card Ending 2103					
03/26/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00
SERGEY SHESTAKOV Card Ending 1121					
03/16/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS	AMHERST	MA		$1,877.50
03/21/18	TERROIR TRIBECA RESTAURANT	NEW YORK	NY		$913.02
03/29/18	VERIZON WIRELESS MY VZ BILL PAY	800-922-0204	FL		$141.84
03/29/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$36.00
03/31/18	SKY PARKING CORP 650000007667341 2126083060	NEW YORK	NY		$650.00
04/03/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$42.00
04/03/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$28.00
04/03/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$26.00
04/04/18	BELLE REVE 2126800101	NEW YORK	NY		$20.62
04/10/18	MACAO TRADING CO 650000003820415 2124318642	NEW YORK	NY		$210.21
04/11/18	STUBHUB 8667882482	SAN FRANCISCO	CA		$115.96
04/11/18	BELLE REVE 2126800101	NEW YORK	NY		$225.62
04/13/18	UBER *TRIP JAFA6 HELP.UBER.COM	HELP.UBER.COM	CA		$46.89
04/13/18	UBER *TRIP JAFA6 HELP.UBER.COM	HELP.UBER.COM	CA		$10.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
ALEXEY VENEDIKTOV Card Ending 1154						
03/26/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO / MOSCOW SHEREMETYEV Carrier: SU / SU Class: D / D Ticket Number: 5552146647725 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		135.449,00 Russian Federation Ruble	$2,358.51
03/27/18	ROYAL GARDEN HOTEL LODGING	LONDON	GB	896.00 Pounds Sterling	$1,276.44
03/30/18	AEROFLOT AEROFLOT From: N/A To: N/A / NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551500605461 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		400,00 Russian Federation Ruble	$7.00
03/30/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP / MOSCOW SHEREMETYEV Carrier: SU / SU Class: Z / Z Ticket Number: 5552146812673 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		91.713,00 Russian Federation Ruble	$1,604.78
04/05/18	DAN HOTELS LODGING	TEL AVIV			$540.00
04/12/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: UFA / NOT AVAILABLE / MOSCOW SHEREMETYEV Carrier: SU / SU Class: D / I Ticket Number: 5552147372580 Passenger Name: VENEDIKTOV/ALEXEY AL	MOSCOW		74.316,00 Russian Federation Ruble	$1,214.94
ZAMANI LAZUTIN Card Ending 1162						
03/28/18	RESTAURANTE NUEVOREINO URBANIZACION PL 00000606372817	SAN PEDRO ALCANTAR	MA	494,03 European Union Euro	$613.14
04/06/18	LYL TOURS S.L. TRAVEL AGENCY	ALCOBENDAS	ES	1.468,42 European Union Euro	$1,803.66
YURY Y FEDUTINOV Card Ending 1170						
03/17/18	TRAVEL INSURANCE POLICY 800-729-6021	RICHMOND	VA		$40.73
03/18/18	DELTA AIR LINES DELTA AIR LINES From: PORTLAND To: N.Y. J F KENNEDY I / PORTLAND Carrier: DL / DL Class: U / T Ticket Number: 00623173619014 Date of Departure: 04/05 Passenger Name: FEDUTINOVA/IRINA Document Type: PASSENGER TICKET	ATLANTA			$411.60

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
03/18/18	DELTA AIR LINES DELTA AIR LINES From: N.Y. J F KENNEDY I To: ROME LEONARDO DA V N.Y. J F KENNEDY I Carrier: DL, DL Class: X, X Ticket Number: 00623171341435 Passenger Name: FEDUTINOVA/IRINA Document Type: PASSENGER TICKET Date of Departure: 04/05	ATLANTA				$626.61
03/27/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0061506638440 Passenger Name: FEDUTINOVA/IRINA Document Type: UPGRADE CHARGE	ATLANTA				$212.86
03/29/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0061506761405 Passenger Name: FEDUTINOVA/IRINA Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA				$85.00
03/29/18	ALASKA AIR GIFT CERT 800-654-5669	SEATTLE	WA			$500.00
03/30/18	ALASKA AIR GIFT CERT 800-654-5669	SEATTLE	WA			$500.00
03/30/18	ALASKA AIR GIFT CERT 800-654-5669	SEATTLE	WA			$500.00
04/05/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0061506661815 Passenger Name: FEDUTINOVA/IRINA Document Type: MISCELLANEOUS TAX(S)/FEE(S)	ATLANTA				$64.00
04/12/18	APPLE ONLINE STORE 9178655899 97212-	CUPERTINO	CA			$699.00

ILYA KURTOV
Card Ending 2194

					Foreign Spend	Amount
04/03/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO, MOSCOW SHEREMETYEV Carrier: SU, SU Class: N, N Ticket Number: 5552146993216 Passenger Name: KURTOV/ILYA OPEN EXTENDED PAYMENT OPTION LB	MOSCOW			9.498,00 Russian Federation Ruble	$165.19 ♦
04/05/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO, MOSCOW SHEREMETYEV Carrier: SU, SU Class: S, S Ticket Number: 5552147076655 Passenger Name: KURTOV/ILYA	MOSCOW			53.289,00 Russian Federation Ruble	$923.23
04/05/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO, MOSCOW SHEREMETYEV Carrier: SU, SU Class: S, A Ticket Number: 5552147075275 Passenger Name: KAMORIN/ANDREY	MOSCOW			44.984,00 Russian Federation Ruble	$779.35

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
04/05/18	AEROFLOT AEROFLOT		MOSCOW		400,00 Russian Federation Ruble	$6.93
	From:	To:	Carrier:	Class:		
	N/A	N/A NOT AVAILABLE	YY	00		
	Ticket Number: 5551500665623 Passenger Name: IOSHIN/NIKOLAY					
04/05/18	AEROFLOT AEROFLOT		MOSCOW		400,00 Russian Federation Ruble	$6.93
	From:	To:	Carrier:	Class:		
	N/A	N/A NOT AVAILABLE	YY	00		
	Ticket Number: 5551500665622 Passenger Name: KLENOVA/SVETLANA					
04/05/18	AEROFLOT AEROFLOT		MOSCOW		400,00 Russian Federation Ruble	$6.93
	From:	To:	Carrier:	Class:		
	N/A	N/A NOT AVAILABLE	YY	00		
	Ticket Number: 5551500665624 Passenger Name: KAMORIN/ANDREY					
04/05/18	AEROFLOT AEROFLOT		MOSCOW		44.984,00 Russian Federation Ruble	$779.35
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	TEL AVIV BEN GURIO MOSCOW SHEREMETYEV	SU SU	S A		
	Ticket Number: 5552147075273 Passenger Name: KLENOVA/SVETLANA					
04/05/18	AEROFLOT AEROFLOT		MOSCOW		44.984,00 Russian Federation Ruble	$779.35
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV	TEL AVIV BEN GURIO MOSCOW SHEREMETYEV	SU SU	S A		
	Ticket Number: 5552147075274 Passenger Name: IOSHIN/NIKOLAY					
04/15/18	DAN HOTELS LODGING		TEL AVIV			$560.00
04/15/18	DAN HOTELS LODGING		TEL AVIV			$560.00
04/15/18	DAN HOTELS LODGING		TEL AVIV			$560.00
04/15/18	DAN HOTELS LODGING		TEL AVIV			$560.00
04/15/18	DAN HOTELS LODGING		TEL AVIV			$560.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Interest Charged

		Amount
04/16/18	Interest Charge on Pay Over Time Purchases	$304.39
Total Interest Charged for this Period		**$304.39**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,200.00
Total Interest in 2018	$583.93

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.74% (v)	$18,149.62	$304.39
Total			**$304.39**

(v) Variable Rate

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 04/16/18

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 03/16/18 Next Closing Date 04/16/18

OPEN℠

Account Ending 1006

New Balance	**$71,442.59**
Minimum Payment Due	**$53,766.20**
Payment Due Date	**04/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 04/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	27 years	$46,397

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

See page 2 for important information about your account.

See page 12 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 13 for Important Changes to Your Account Benefits.

Please note, your preset line is $100,000.00. You have spent $71,442.59.

Membership Rewards® Points

Available and Pending as of 02/28/18
855,514

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$33,012.63
Payments/Credits		-$33,012.63
New Charges		+$53,308.20
Fees		+$0.00
New Balance	=	$53,308.20

Pay Over Time Portion		
Previous Balance		$9,648.02
Payments/Credits		-$1,777.53
New Charges		+$9,984.36
Fees		+$0.00
Interest Charged		+$279.54
New Balance	=	$18,134.39
Minimum Due		$458.00

Account Total	
Previous Balance	**$42,660.65**
Payments/Credits	-$34,790.16
New Charges	+$63,292.56
Fees	+$0.00
Interest Charged	+$279.54
New Balance	**$71,442.59**
Minimum Payment Due	**$53,766.20**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
04/11/18

New Balance
$71,442.59

Minimum Payment Due
$53,766.20

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$32,943.63	-$148.72	-$33,092.35
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXEY VENEDIKTOV 1154	$0.00	-$1,628.81	-$1,628.81
YURY Y FEDUTINOV 1170	-$69.00	$0.00	-$69.00
Total Payments and Credits	**-$33,012.63**	**-$1,777.53**	**-$34,790.16**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments			**Amount**
02/28/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$15,000.00
03/09/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$18,092.35

Credits			Foreign Spend	**Amount**
02/18/18	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5552144694585 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	91.999,00 Russian Federation Ruble	-$1,628.81 ♦
03/15/18	YURY Y FEDUTINOV	ALASKA AIRLINES AlaskaAir.COM WA ALASKA AIRLINES INC. From: LOS ANGELES INTERN To: PORTLAND Carrier: YY Class: V LOS ANGELES INTERN YY Q Ticket Number: 02721661861534 Passenger Name: FEDUTINOV, YURY Document Type: SPECIAL SERVICE TICKET		-$69.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$8,642.12	$888.55	$9,530.67
CHRISTOPHER RENAUD 2053	$419.67	$0.00	$419.67
MARK MEJERSON 1063	$805.82	$0.00	$805.82
DANIEL DUSHANSKY 1071	$30,555.48	$1,583.26	$32,138.74
ALEXANDER BEREZIN 2103	$25.00	$891.05	$916.05
A STEPANYANTS 1113	$1,955.78	$0.00	$1,955.78
SERGEY SHESTAKOV 1121	$2,511.52	$2,355.75	$4,867.27
ALEXEY VENEDIKTOV 1154	$1,651.40	$2,195.58	$3,846.98
YURY Y FEDUTINOV 1170	$4,534.62	$783.00	$5,317.62
ILYA KURTOV 2194	$2,206.79	$1,287.17	$3,493.96
Total New Charges	**$53,308.20**	**$9,984.36**	**$63,292.56**

Continued on reverse

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
02/15/18	KÜSNACHT GOLDBACH SBB PASSENGER RAILWAY	KÜSNACHT GOLDBACH	CH	8.80 Swiss Francs	$9.46
02/15/18	ZÜRICH FLUGHAFEN SBB PASSENGER RAILWAY	ZÜRICH FLUGHAFEN	CH	8.80 Swiss Francs	$9.46
02/16/18	APPBYWEB MISC TRANSPORTATION	RISHON LEZIY		340.00 Israeli Shekels	$96.39
02/19/18	VERIFONE UK LIMITED TAXICAB & LIMOUSINE OPEN EXTENDED PAYMENT OPTION LB	UXBRIDGE	GB	102.81 Pounds Sterling	$145.34 ♦
02/20/18	UBER *5FTL6 HELP.UBER.COM OPEN EXTENDED PAYMENT OPTION LB	HELP.UBER.COM	GB	89.49 Pounds Sterling	$125.59 ♦
02/20/18	HOTEL MONACO DC Arrival Date 02/21/18 Departure Date 02/22/18 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	WASHINGTON	DC		$320.29 ♦
02/20/18	S & R MEDALIiON TAXI 212-957-9200	NEW YORK	NY		$70.27
02/20/18	THE WALDORF HILTON LODGING	LONDON	GB	305.20 Pounds Sterling	$427.83
02/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
02/21/18	REFINERY HOTEL NEW YORK Arrival Date 02/20/18 Departure Date 02/21/18 00000000	NEW YORK	NY		$346.61
02/21/18	ROYAL GARDEN HOTEL LODGING	LONDON	GB	165.00 Pounds Sterling	$230.88
02/21/18	KIMPTON HOTEL MONACO DC WDCM Arrival Date 02/20/18 Departure Date 02/21/18 00000000 LODGING	WASHINGTON	DC		$5.50
02/21/18	KIMPTON HOTEL MONACO DC WDCM Arrival Date 02/20/18 Departure Date 02/21/18 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	WASHINGTON	DC		$297.33 ♦
02/22/18	KIMPTON HOTEL MONACO DC WDCM Arrival Date 02/21/18 Departure Date 02/22/18 00000000 LODGING	WASHINGTON	DC		$61.08
02/23/18	UBER *YG2WA HELP.UBER.COM	HELP.UBER.COM	GB	61.83 Pounds Sterling	$86.32
02/24/18	UBER *JIUVU HELP.UBER.COM	HELP.UBER.COM	GB	55.57 Pounds Sterling	$77.84
02/24/18	CRUSSH KENSINGTON RESTAURANT	LONDON	GB	5.35 Pounds Sterling	$7.49
02/25/18	APPBYWEB MISC TRANSPORTATION	RISHON LEZIY		340.00 Israeli Shekels	$97.70

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.72
02/26/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$2,738.62
02/26/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$4,285.17
03/09/18	MICROSOFT *OFFICE 365 0000 Z20OMACIFFZD 06831	MSBILL.INFO	WA		$70.69
03/11/18	DROPBOX*QTM8BXDR6CW4 DROPBOX*QTM8BXD 4159867057	SAN FRANCISCO	CA		$10.09

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
02/21/18	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$272.23
03/13/18	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$147.44

MARK MEJERSON
Card Ending 1063

				Foreign Spend	Amount
03/05/18	GURME EXPRESS LTD RESTAURANT	TEL AVIV YAF		1,975.00 Israeli Shekels	$573.31
03/05/18	GURME EXPRESS LTD RESTAURANT	TEL AVIV YAF		297.00 Israeli Shekels	$86.21
03/05/18	ALFRED BAR RESTAURANT	P T		504.00 Israeli Shekels	$146.30

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
02/15/18	YAMIT HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$800.00 ♦
02/15/18	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$125.00 ♦
02/16/18	-YAKIMONO RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	GIVATIIM		2,322.00 Israeli Shekels	$658.26 ♦
02/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
02/21/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
02/25/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$30,471.73
03/13/18	DROPBOX*L43HKDHTW9RH DROPBOX*L43HKDH 4159867057	SAN FRANCISCO	CA		$75.75

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
ALEXANDER BEREZIN Card Ending 2103					
02/15/18	FOUR SEASONS HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	SANKT-PETERBURG		50.290,92 Russian Federation Ruble	$891.05 ♦
02/24/18	AT&T DATA W2GO 800-331-0500	ALPHARETTA	GA		$25.00
A STEPANYANTS Card Ending 1113					
02/21/18	BA.COM BRITISH AIRWAYS From: MOSCOW DOMODEDOVO To: LONDON HEATHROW AP MOSCOW DOMODEDOVO Carrier: BA BA Class: D T Ticket Number: 1258769606056 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET Date of Departure: 02/24	RUSSIA	RU	110.580,00 Russian Federation Ruble	$1,955.78
SERGEY SHESTAKOV Card Ending 1121					
02/15/18	PRU CENTER LEGND CONCES 000000001 9737576940	NEWARK	NJ		$81.00
02/15/18	PRU CENTER LEGND CONCES 000000001 9737576940	NEWARK	NJ		$12.00
02/15/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$36.00
02/15/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$57.00
02/16/18	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS OPEN EXTENDED PAYMENT OPTION LB	AMHERST	MA		$1,877.50 ♦
02/20/18	PRU CENTER LEGND CONCES 000000001 9737576940	NEWARK	NJ		$76.00
02/20/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$45.00
02/22/18	DUANE PARK PATISSERIE 948908300528656 (212)274-8447	NEW YORK	NY		$22.50
02/22/18	PRU CENTER LEGND CONCES 000000001 9737576940	NEWARK	NJ		$32.00
02/22/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$35.00
02/22/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$52.00
02/24/18	City Winery- New York 212-608-0555 OPEN EXTENDED PAYMENT OPTION LB	New York	NY		$364.52 ♦
02/24/18	ZIPCAR.COM CAMBRIDGE	BOSTON	MA		$70.00
02/25/18	City Winery- New York 212-608-0555	New York	NY		$67.91
02/26/18	EDWARDS RESTAURANT	NEW YORK	NY		$41.84

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/28/18	BELLE REVE 2126800101 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$113.73 ♦
03/01/18	UBER *LNYGP HELP.UBER.COM	HELP.UBER.COM	CA		$7.99
03/04/18	UBER *UCOE5 HELP.UBER.COM	HELP.UBER.COM	CA		$7.71
03/04/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940	NEWARK	NJ		$100.00
03/05/18	CASA D'PACO 0000 862-307-9466	NEWARK	NJ		$270.71
03/07/18	PROTONMAIL +41225483451	PLAN-LES-OUATES	ZH		$288.00
03/08/18	DUANE PARK PATISSERIE 948908300528656 (212)274-8447	NEW YORK	NY		$24.00
03/08/18	PRU CENTER LEGND CONCES 000000001 9737576940	NEWARK	NJ		$80.00
03/14/18	IL MATTONE - WEST VILLAGE squareup.com/receipts	New York	NY		$75.30
03/14/18	5 BORO MOVERS squareup.com/receipts	New York	NY		$880.00
03/14/18	AMELIAS RESTAURANT 650000002870528 2129255998	NEW YORK	NY		$29.10
03/14/18	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY		$14.75
03/14/18	ACADEMY RECORDS AND CD 212-242-3000	NEW YORK	NY		$46.82
03/15/18	MAISON KAYSER 355 GREENWICH STREET NEW	NEW YORK	NY		$58.89

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
02/12/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU SU Class: Z Z Ticket Number: 5552144979934 Passenger Name: SHKLIAROV/VITALI OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		74.811,00 Russian Federation Ruble	$1,310.52 ♦
02/12/18	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5551500168035 Passenger Name: SHKLIAROV/VITALI	MOSCOW		400,00 Russian Federation Ruble	$7.01
02/16/18	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$520.00 ♦
02/17/18	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$260.00 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
02/25/18	ROYAL GARDEN HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	LONDON	GB	75.00 Pounds Sterling	$105.06 ♦
02/26/18	NEW YORKER HOTEL MGMT CO Arrival Date 02/27/18 Departure Date 03/01/18 00000000 LODGING	NEW YORK	NY		$296.64
02/26/18	RW WASHINGTON DC-HOT Arrival Date 02/26/18 Departure Date 02/27/18 00000000	WASHINGTON	DC		$763.42
02/28/18	THE GRAHAM HOTEL GEORGETOWN THE GRAHAM Arrival Date 02/26/18 Departure Date 02/27/18 00000000 LODGING	WASHINGTON	DC		$584.33

YURY Y FEDUTINOV
Card Ending 1170

				Foreign Spend	Amount
02/14/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: PORTLAND To: N.Y. J F KENNEDY I Carrier: AS Class: R Ticket Number: 02721637713826 Passenger Name: PROKAZINA, NATALIA Document Type: PASSENGER TICKET	AlaskaAir.COM	WA		$2.10
02/14/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: PORTLAND To: N.Y. J F KENNEDY I Carrier: AS Class: R Ticket Number: 02721637721714 Passenger Name: PROKAZINA, NATALIA Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	AlaskaAir.COM	WA		$125.00 ♦
02/15/18	ALASKA AIR GIFT CERT 800-654-5669 OPEN EXTENDED PAYMENT OPTION LB	SEATTLE	WA		$500.00 ♦
03/02/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: MOSCOW SHEREMETYEV To: LOS ANGELES INTERN Carrier: SU Class: Q MOSCOW SHEREMETYEV SU Q Ticket Number: 5552145643256 Date of Departure: 12/29 Passenger Name: FEDUTINOV/YURY Document Type: PASSENGER TICKET	DANSVILLE	NY		$1,086.91
03/02/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: MOSCOW SHEREMETYEV To: N.Y. J F KENNEDY I Carrier: SU Class: N MOSCOW SHEREMETYEV SU N Ticket Number: 5552145643283 Date of Departure: 12/21 Passenger Name: PROKAZINA/NATALIA Document Type: PASSENGER TICKET	DANSVILLE	NY		$719.91

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
03/02/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: PORTLAND To: N.Y. J F KENNEDY I / PORTLAND Carrier: AS / AS Class: 00 / 00 Ticket Number: 02715002594205 Passenger Name: FEDUTINOVA, IRINA Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	AlaskaAir.COM	WA	$158.00 ♦
03/02/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: PORTLAND To: N.Y. J F KENNEDY I / N.Y. NEWARK INTL A / PORTLAND Carrier: AS / YY / AS Class: V / 00 / K Ticket Number: 02721652194586 Passenger Name: FEDUTINOVA, IRINA Document Type: PASSENGER TICKET	AlaskaAir.COM	WA	$478.60
03/13/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: N.Y. NEWARK INTL A To: PORTLAND / N.Y. J F KENNEDY I Carrier: AS / AS Class: K / R Ticket Number: 02721661706175 Passenger Name: PROKAZINA, NATALIA Document Type: PASSENGER TICKET	AlaskaAir.COM	WA	$349.60
03/13/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: LOS ANGELES INTERN To: PORTLAND / LOS ANGELES INTERN Carrier: AS / AS Class: Q / G Ticket Number: 02721661852814 Passenger Name: FEDUTINOV, YURY Document Type: PASSENGER TICKET	AlaskaAir.COM	WA	$292.60
03/13/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: N.Y. NEWARK INTL A To: PORTLAND Carrier: AS Class: G Ticket Number: 02721661836563 Passenger Name: PROKAZINA, NATALIA Document Type: PASSENGER TICKET	AlaskaAir.COM	WA	$214.30
03/13/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: LOS ANGELES INTERN To: PORTLAND / LOS ANGELES INTERN Carrier: AS / AS Class: V / Q Ticket Number: 02721661861531 Passenger Name: FEDUTINOV, YURY Document Type: PASSENGER TICKET	AlaskaAir.COM	WA	$327.60
03/14/18	DELTA AIR LINES DELTA AIR LINES From: LOS ANGELES INTERN To: LOS ANGELES INTERN Carrier: DL Class: 00 Ticket Number: 0060587578654 Passenger Name: PASSENGER/DELTA Document Type: PASSENGER TICKET	ATLANTA		$1,000.00
03/14/18	TRAVEL INSURANCE POLICY 800-729-6021	RICHMOND	VA	$21.00
03/14/18	TRAVEL INSURANCE POLICY 800-729-6021	RICHMOND	VA	$21.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
03/14/18	TRAVEL INSURANCE POLICY 800-729-6021	RICHMOND	VA		$21.00

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
02/18/18	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$541.91 ♦
02/21/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: To: Carrier: Class: MOSCOW SHEREMETYEV ST PETERSBURGPULKO SU Q MOSCOW SHEREMETYEV SU B Ticket Number: 5552145312346 Passenger Name: FADEEV/YURIY MIKHAYLOVICH Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	DANSVILLE Date of Departure: 02/22	NY		$471.40 ♦
02/21/18	AEROFLOT AEROFLOT From: To: Carrier: Class: MOSCOW SHEREMETYEV LONDON HEATHROW AP SU N MOSCOW SHEREMETYEV SU Y Ticket Number: 5552145311995 Passenger Name: KURTOV/ILYA	MOSCOW		64.463,00 Russian Federation Ruble	$1,144.42
02/21/18	AEROFLOT AEROFLOT From: To: Carrier: Class: Ticket Number: 5551500250802 Passenger Name: KURTOV/ILYA	MOSCOW		400,00 Russian Federation Ruble	$7.10
02/23/18	LUL TICKET MACHINE-PADDINGTON (B) GOVERNMENT SERVICE	LONDON	GB	50.00 Pounds Sterling	$69.81
02/23/18	HEATHROW EXPRESS THE COMPASS CEN 00007736603676	HOUNSLOW	GB	22.00 Pounds Sterling	$30.82
02/25/18	PRINCE OF WALES BAR/NIGHTCLUB	LONDON	GB	15.49 Pounds Sterling	$21.70
02/25/18	HEATHROW EXPRESS THE COMPASS CEN 00007736603676	HOUNSLOW	GB	22.00 Pounds Sterling	$30.82
02/25/18	HEATHROW EXPRESS THE COMPASS CEN 00007736603676	HOUNSLOW	GB	22.00 Pounds Sterling	$30.82
02/25/18	HEATHROW EXPRESS THE COMPASS CEN 00007736603676	HOUNSLOW	GB	22.00 Pounds Sterling	$30.82
02/25/18	ROYAL GARDEN HOTEL LODGING	LONDON	GB	600.00 Pounds Sterling	$840.48
02/25/18	ROYAL GARDEN HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	LONDON	GB	195.50 Pounds Sterling	$273.86 ♦

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Interest Charged

		Amount
03/16/18	Interest Charge on Pay Over Time Purchases	$279.54
Total Interest Charged for this Period		**$279.54**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,200.00
Total Interest in 2018	$279.54

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$17,449.53	$279.54
Total			**$279.54**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $18,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Business Platinum Card®

OPEN SM

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: Purchases of cash equivalents Person-to-person payments

ID12560

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

Purchases of cash equivalents
Person-to-person payments

Important Changes to the OPEN Savings® Program

Effective June 1, 2018, the OPEN Savings program will no longer be available on your Business Card. You can view savings and rewards opportunities for business purchases, including offers from FedEx, in Amex Offers, which you can access by logging into your American Express online account at **americanexpress.com**.

ID12562

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 03/16/18

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Merchant participation and offers are subject to charge without notice. Maximum annual savings cap and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 02/14/18 Next Closing Date 03/16/18

OPEN℠

Account Ending 1006

New Balance	**$42,660.65**
Minimum Payment Due	**$33,108.63**
Payment Due Date	**03/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 03/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	22 years	$24,268

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

See page 2 for important information about your account.

American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as **American Express National Bank** ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit **americanexpress.com/privacycenter**.

See page 13 for Important Information about Your Account.

See Page 15 for an Important Notice About a Change to Your Cardmember Agreement.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 01/31/18
1,011,116

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$27,203.77
Payments/Credits		-$27,203.77
New Charges		+$31,812.63
Fees		+$1,200.00
New Balance	=	$33,012.63

Pay Over Time Portion		
Previous Balance		$13,713.54
Payments/Credits		-$14,684.13
New Charges		+$10,618.61
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$9,648.02
Minimum Due		$96.00

Account Total	
Previous Balance	**$40,917.31**
Payments/Credits	-$41,887.90
New Charges	+$42,431.24
Fees	+$1,200.00
Interest Charged	+$0.00
New Balance	**$42,660.65**
Minimum Payment Due	**$33,108.63**

Days in Billing Period: 28

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
03/11/18

New Balance
$42,660.65

Minimum Payment Due
$33,108.63

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Please note, your preset line is $100,000.00. You have spent $42,660.65.

Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$27,203.77	-$13,713.54	-$40,917.31
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
YURY Y FEDUTINOV 1170	$0.00	-$699.99	-$699.99
ILYA KURTOV 2194	$0.00	-$270.60	-$270.60
Total Payments and Credits	**-$27,203.77**	**-$14,684.13**	**-$41,887.90**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments				**Amount**
02/09/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$40,917.31

Credits			Foreign Spend	**Amount**
02/06/18	YURY Y FEDUTINOV	DELL CATALOG SALES ROUND ROCK TX WWW.DELL.COM OPEN EXTENDED PAYMENT OPTION LB		-$699.99 ♦
01/31/18	ILYA KURTOV	AEROFLOT MOSCOW AEROFLOT From: To: Ticket Number: 5552144379003 Passenger Name: KURTOV/ILYA ALEKSAND OPEN EXTENDED PAYMENT OPTION LB	15.161,00 Russian Federation Ruble Carrier: Class:	-$270.60 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$7,593.99	$189.85	$7,783.84
CHRISTOPHER RENAUD 2053	$237.02	$371.45	$608.47
DANIEL DUSHANSKY 1071	$10,848.26	$750.00	$11,598.26
ALEXANDER BEREZIN 2103	$300.00	$0.00	$300.00
SERGEY SHESTAKOV 1121	$1,910.05	$2,808.47	$4,718.52
ALEXEY VENEDIKTOV 1154	$3,760.43	$4,590.36	$8,350.79
ZAMANI LAZUTIN 1162	$535.85	$0.00	$535.85
YURY Y FEDUTINOV 1170	$5,622.41	$799.00	$6,421.41
ILYA KURTOV 2194	$1,004.62	$1,109.48	$2,114.10
Total New Charges	**$31,812.63**	**$10,618.61**	**$42,431.24**

Continued on reverse

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
01/17/18	CNAAN RESTAURANT	tel aviv		183.60 Israeli Shekels	$53.51
01/18/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		33.40 Israeli Shekels	$9.82
01/18/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		35.80 Israeli Shekels	$10.53
01/20/18	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
01/21/18	Germania Fluggesellschaft mbH Germania Fluggesellschaft Ticket Number: 24623002254080 Passenger Name: KUPFER YARON YAAKOV MR Document Type: PASSENGER TICKET	BERLIN	DE	187,76 European Union Euro	$230.91
01/21/18	UBER *TRIP 6VLWT HELP.UBER.COM	HELP.UBER.COM	DE	52,07 European Union Euro	$64.04
01/21/18	KAMPS TEGEL RESTAURANT	BERLIN	DE	5,85 European Union Euro	$7.19
01/22/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$5,199.77
01/26/18	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.93
01/28/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		33.70 Israeli Shekels	$9.98
01/28/18	GETT MISC TRANSPORTATION	TEL AVIV-JAF		34.90 Israeli Shekels	$10.33
02/01/18	ZÜRICH STADELHOFEN SBB PASSENGER RAILWAY	ZÜRICH STADELHOFEN	CH	6.80 Swiss Francs	$7.32
02/01/18	ZÜRICH FLUGHAFEN SBB PASSENGER RAILWAY	ZÜRICH FLUGHAFEN	CH	8.80 Swiss Francs	$9.48
02/04/18	ARKIA TOURISM LTD AIRLINE/AIR CARRIER	TEL AVIV			$1,846.00
02/05/18	Il Patio/Planeta Sushi RESTAURANT	Riga		29,30 European Union Euro	$36.56
02/05/18	Astor Riga Hotel-viesnica LODGING	Riga		52,00 European Union Euro	$64.67
02/06/18	TAXIFYGLOBAL*18.02.06 10:52 BUSINESS SERVICE	TALLINN	ES	3,50 European Union Euro	$4.37
02/06/18	TAXIFYGLOBAL*18.02.06 08:11 BUSINESS SERVICE	TALLINN	ES	2,50 European Union Euro	$3.12
02/06/18	TAXIFYGLOBAL*18.02.06 10:06 BUSINESS SERVICE	TALLINN	ES	4,30 European Union Euro	$5.37
02/07/18	APPBYWEB MISC TRANSPORTATION OPEN EXTENDED PAYMENT OPTION LB	RISHON LEZIY		660.00 Israeli Shekels	$189.85 ♦
02/11/18	DROPBOX*SN31M6K46VS8 DROPBOX*SN31M6K 4159867057	SAN FRANCISCO	CA		$10.09

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
01/18/18	THE UPS STORE BUSINESS SERVICE OPEN EXTENDED PAYMENT OPTION LB	LEWISTON	NY		$175.11 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
ALEXEY VENEDIKTOV Card Ending 1154					
01/18/18	THE OLD EBBITT GRILL RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	WASHINGTON	DC		$300.00 ♦
01/19/18	LANGHAM PLACE FIFTH AVE Arrival Date 01/18/18 Departure Date 01/19/18 00000000 LODGING OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$454.22 ♦
01/19/18	AMTRAK STA From: WAS To: NYP Ticket Number: 0194270547343 AMTRAK OPEN EXTENDED PAYMENT OPTION LB	WASHINGTON	DC		$427.00 ♦
01/20/18	TRAVEL INSURANCE POLICY 800-729-6021	RICHMOND	VA		$12.75
01/20/18	AMTRAK INT From: NYP To: WAS Ticket Number: 0190656650982 AMTRAK OPEN EXTENDED PAYMENT OPTION LB	WASHINGTON	DC		$300.00 ♦
01/20/18	ST REGIS WASHINGTON DC ST REGIS WASHIN Arrival Date 01/17/18 Departure Date 01/19/18 00000000 LODGING	WASHINGTON	DC		$1,150.91
01/20/18	LANGHAM PLACE FIFTH AVE Arrival Date 01/19/18 Departure Date 01/20/18 00000000 LODGING CARDEPOSIT OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$150.00 ♦
02/05/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552144694585 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		97.004,00 Russian Federation Ruble	$1,704.14
02/06/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO Carrier: SU Class: N To: MOSCOW SHEREMETYEV Carrier: SU Class: N Ticket Number: 5552144719757 Passenger Name: NARYSHKIN/ALEKSEI OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		21.503,00 Russian Federation Ruble	$373.04 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
02/06/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO / MOSCOW SHEREMETYEV Carrier: SU / SU Class: Z / Z Ticket Number: 5552144720053 Passenger Name: GODLINA/EKATERINA OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	63.783,00 Russian Federation Ruble	$1,106.53 ♦
02/06/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO / MOSCOW SHEREMETYEV Carrier: SU / SU Class: N / N Ticket Number: 5552144719758 Passenger Name: SOLOMIN/ALEKSEI OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	21.503,00 Russian Federation Ruble	$373.04 ♦
02/06/18	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO / MOSCOW SHEREMETYEV Carrier: SU / SU Class: Z / Z Ticket Number: 5552144720054 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	63.783,00 Russian Federation Ruble	$1,106.53 ♦
02/06/18	ROYAL GARDEN HOTEL LODGING	LONDON GB	637.50 Pounds Sterling	$892.63

ZAMANI LAZUTIN
Card Ending 1162

			Foreign Spend	Amount
01/26/18	LA TRAINERA RESTAURANT	MADRID MA	427,31 European Union Euro	$535.85

YURY Y FEDUTINOV
Card Ending 1170

			Foreign Spend	Amount
01/25/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: MOSCOW SHEREMETYEV To: N.Y. J F KENNEDY I / MOSCOW SHEREMETYEV Carrier: SU / SU Class: N / N Ticket Number: 5552144283584 Date of Departure: 06/15 Passenger Name: PROKAZINA/NATALIA Document Type: PASSENGER TICKET	DANSVILLE NY		$790.91
01/25/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP / MOSCOW SHEREMETYEV Carrier: SU / SU Class: N / N Ticket Number: 5552144286602 Date of Departure: 09/08 Passenger Name: FEDUTINOV/YURY Document Type: PASSENGER TICKET	DANSVILLE NY		$609.40
01/25/18	AEROFLOT AEROFLOT PRODUCTION CUSTO Ticket Number: 5551500008743 Passenger Name: FEDUTINOV/YURY Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	DANSVILLE NY		$7.08

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
01/25/18	ALASKA AIRLINES ALASKA AIRLINES INC. From: / To: / Carrier: / Class: LOS ANGELES INTERN / PORTLAND / AS / K LOS ANGELES INTERN / AS / R Ticket Number: 02721620905231 Passenger Name: FEDUTINOV, YURY Document Type: PASSENGER TICKET	AlaskaAir.COM		WA		$197.60
01/26/18	DELTA AIR LINES DELTA AIR LINES From: / To: / Carrier: / Class: LONDON HEATHROW AP / PORTLAND / DL / V LONDON HEATHROW AP / DL / W Ticket Number: 00623105839344 Passenger Name: FEDUTINOV/YURY Document Type: PASSENGER TICKET	LONDON Date of Departure: 09/08		GB	801.11 Pounds Sterling	$1,149.43
01/29/18	APPLE ONLINE STORE 9178655899 97212-	CUPERTINO		CA		$1,319.00
02/02/18	DELL CATALOG SALES WWW.DELL.COM	ROUND ROCK		TX		$699.99
02/08/18	APPLE ONLINE STORE 9178655899 97212-	CUPERTINO		CA		$849.00
02/09/18	APPLE ONLINE STORE 9178655899 97212- OPEN EXTENDED PAYMENT OPTION LB	CUPERTINO		CA		$799.00 ♦

ILYA KURTOV
Card Ending 2194

					Foreign Spend	Amount
01/28/18	AEROFLOT AEROFLOT From: / To: / Carrier: / Class: MOSCOW VNUKOVO APT ST PETERSBURGPULKO / SU / Z MOSCOW VNUKOVO APT / SU / Z Ticket Number: 5552144379003 Passenger Name: KURTOV/ILYA ALEKSAND	MOSCOW			40.322,00 Russian Federation Ruble	$718.56
01/31/18	AEROFLOT AEROFLOT From: / To: / Carrier: / Class: Ticket Number: 5551500056940 Passenger Name: KURTOV/ILYA ALEKSAND	MOSCOW			800,00 Russian Federation Ruble	$14.27
01/31/18	AEROFLOT AEROFLOT From: / To: / Carrier: / Class: ST PETERSBURGPULKO MOSCOW VNUKOVO APT / SU / 00 NOT AVAILABLE Ticket Number: 5552444489091 Passenger Name: KURTOV/ILYA ALEKSAND	MOSCOW			2.861,00 Russian Federation Ruble	$51.03
01/31/18	KEMPINSKI HOTEL-RECEPTION LODGING	SANKT-PETERBURG			12.000,00 Russian Federation Ruble	$213.85

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
02/08/18	AEROFLOT AEROFLOT		MOSCOW		64.236,00 Russian Federation Ruble	$1,109.48 ♦
	From:	To:	Carrier:	Class:		
	MOSCOW SHEREMETYEV					
		TEL AVIV BEN GURIO	SU	Z		
		MOSCOW SHEREMETYEV	SU	Z		
	Ticket Number: 5552144832891 Passenger Name: KURTOV/ILYA					
	OPEN EXTENDED PAYMENT OPTION LB					
02/08/18	AEROFLOT AEROFLOT		MOSCOW		400,00 Russian Federation Ruble	$6.91
	From:	To:	Carrier:	Class:		
	Ticket Number: 5551500132721 Passenger Name: KURTOV/ILYA					

Fees

			Amount
02/14/18	CHRISTOPHER RENAUD	ANNUAL MEMBERSHIP FEE	$300.00
02/14/18	SERGEY SHESTAKOV	ANNUAL MEMBERSHIP FEE	$300.00
02/14/18	ALEXEY VENEDIKTOV	ANNUAL MEMBERSHIP FEE	$300.00
02/14/18	YURY Y FEDUTINOV	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$1,200.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$1,200.00
Total Interest in 2018	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $18,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Interest Charges on Pay Over Time Balances

Your Card Member Agreement provides that we charge interest on transactions placed in the Pay Over Time balance beginning on the transaction date until they are paid. In the past we have offered a grace period to Card Members who paid their balance in full after carrying a balance for one month. Starting with statements issued in May, we will no longer offer this grace period and we will enforce the provisions of the Card Member Agreement regarding when we charge interest.

We'd like to remind you of ways to help minimize interest charges on Pay Over Time balances. If you pay the balance on your account in full each month, you will not incur any interest on transactions placed in a Pay Over Time balance. However, if you choose to carry a Pay Over Time balance past your next closing date, you will be charged interest on that balance until the total account balance is paid in full. The sooner you pay off a Pay Over Time balance, the less interest you will incur.

ID12534

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
Determining the Prime Rate	Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period. Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.

ID12553

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

> We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

> We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 02/14/18

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive.
See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 01/17/18 Next Closing Date 02/14/18

OPEN SM

Account Ending 1006

New Balance	**$40,917.31**
Minimum Payment Due	**$27,340.77**
Payment Due Date	**02/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 02/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	25 years	$35,088

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Please note, your preset line is $100,000.00. You have spent $40,917.31.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 12/31/17
738,545
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$36,780.52
Payments/Credits		-$36,780.52
New Charges		+$27,203.77
Fees		+$0.00
New Balance	=	$27,203.77

Pay Over Time Portion		
Previous Balance		$17,888.67
Payments/Credits		-$24,837.41
New Charges		+$20,662.28
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$13,713.54
Minimum Due		$137.00

Account Total	
Previous Balance	**$54,669.19**
Payments/Credits	-$61,617.93
New Charges	+$47,866.05
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$40,917.31**
Minimum Payment Due	**$27,340.77**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
02/11/18

New Balance
$40,917.31

Minimum Payment Due
$27,340.77

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

ⓘ Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

ⓘ We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at **americanexpress.com.**

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$36,780.52	-$17,888.67	-$54,669.19
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXEY VENEDIKTOV 1154	$0.00	-$6,948.74	-$6,948.74
Total Payments and Credits	**-$36,780.52**	**-$24,837.41**	**-$61,617.93**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments			**Amount**
01/09/18*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$54,669.19

Credits			Foreign Spend	**Amount**
01/15/18	ALEXEY VENEDIKTOV	DEUTSCHE LUFTHANSA AG Koeln FR DEUTSCHE LUFTHANSA AG	5.715,83 European Union Euro	-$6,948.74 ♦

From:	To:	Carrier:	Class:
PARIS CHARLES DE G	WASHINGTON DULLES	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 22023915334060
Passenger Name: VENEDIKTOV/ALEXEY MR
Document Type: PASSENGER TICKET
OPEN EXTENDED PAYMENT OPTION LB

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$181.04	$1,619.49	$1,800.53
CHRISTOPHER RENAUD 2053	$144.26	$469.11	$613.37
MARK MEJERSON 1063	$948.34	$0.00	$948.34
DANIEL DUSHANSKY 1071	$9,729.64	$0.00	$9,729.64
ALEXANDER BEREZIN 2103	$430.48	$0.00	$430.48
A STEPANYANTS 1113	$4,904.75	$0.00	$4,904.75
SERGEY SHESTAKOV 1121	$3,118.58	$407.36	$3,525.94
ALEXEY VENEDIKTOV 1154	$6,865.28	$14,287.35	$21,152.63
ZAMANI LAZUTIN 1162	$881.40	$1,535.55	$2,416.95
YURY Y FEDUTINOV 1170	$0.00	$2,343.42	$2,343.42
Total New Charges	**$27,203.77**	**$20,662.28**	**$47,866.05**

Continued on reverse

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
12/20/17	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
12/26/17	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.72
01/09/18	MINISTRU OF JUSTICE GOVERNMENT SERVICE	J M		10.00 Israeli Shekels	$2.91
01/09/18	THE SUSHI BAR RESTAURANT	MARBELLA	MA	31,10 European Union Euro	$37.35
01/10/18	EASYJET*EASYJET ETFHKJ9-786985 Not Provided From: To: Carrier: Class: GENEVA TEL AVIV BEN GURIO U2 Y N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: ETFHKJ9 Date of Departure: 01/12 Passenger Name: YARON YAAKOV KUPFER Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	LUTON	GB	182.76 Swiss Francs	$186.55 ♦
01/10/18	Ochsner Shoes Vkst. 0779 SHOE STORE	Zürich	CH	3.50 Swiss Francs	$3.57
01/10/18	ZÜRICH FLUGHAFEN SBB PASSENGER RAILWAY	ZÜRICH FLUGHAFEN	CH	6.80 Swiss Francs	$6.94
01/10/18	AVIS ALQUILE UN COCH MALAGA Location Date Rental: MALAGA ES 18/01/07 Return: MALAGA APT ES ES 18/01/10 Agreement Number: E2210942 Renter Name: KUPFER YARON MR OPEN EXTENDED PAYMENT OPTION LB	MALAGA	ES	255,83 European Union Euro	$307.51 ♦
01/11/18	IHG Hôtel Intercontinental LODGING	Genève	CH	29.50 Swiss Francs	$30.25
01/11/18	Les Trois Verres Sàrl RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	Genève	CH	165.00 Swiss Francs	$169.18 ♦
01/11/18	UBER *TRIP JGEIE HELP.UBER.COM	HELP.UBER.COM	AG	23.65 Swiss Francs	$24.25
01/11/18	UBER *TRIP GUGLE HELP.UBER.COM	HELP.UBER.COM	AG	13.58 Swiss Francs	$13.92
01/11/18	Taxi Rana Antonio TAXICAB & LIMOUSINE	Thônex	CH	20.70 Swiss Francs	$21.22
01/11/18	Hotel St. Gotthard LODGING OPEN EXTENDED PAYMENT OPTION LB	Zürich	CH	253.60 Swiss Francs	$260.02 ♦
01/11/18	ZÜRICH HB SBB PASSENGER RAILWAY OPEN EXTENDED PAYMENT OPTION LB	ZÜRICH HB	CH	156.00 Swiss Francs	$159.95 ♦
01/11/18	Migros Take Away Helvetia GROCERY STORE	Zürich	CH	6.50 Swiss Francs	$6.66
01/11/18	DROPBOX*X2GBZ3YPZD5C DROPBOX*X2GBZ3Y 4159867057	SAN FRANCISCO	CA		$10.09
01/12/18	Autogrill Schweiz AG KST: CH6500SSR1 RESTAURANT	Genève 15	CH	12.80 Swiss Francs	$13.16

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/12/18	IHG Hôtel Intercontinental LODGING OPEN EXTENDED PAYMENT OPTION LB	Genève	CH	375.75 Swiss Francs	$386.18 ♦
01/12/18	R M ELECTRONIK ACCOUNTING & AUDITING OPEN EXTENDED PAYMENT OPTION LB	AZOR		510.00 Israeli Shekels	$150.10 ♦

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
12/26/17	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$144.26
01/10/18	THE UPS STORE BUSINESS SERVICE OPEN EXTENDED PAYMENT OPTION LB	LEWISTON	NY		$118.05 ♦
01/16/18	THE UPS STORE BUSINESS SERVICE OPEN EXTENDED PAYMENT OPTION LB	LEWISTON	NY		$351.06 ♦

MARK MEJERSON
Card Ending 1063

				Foreign Spend	Amount
01/02/18	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$948.34

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
12/20/17	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
12/21/17	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
12/26/17	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$9,453.16
01/01/18	PASSPORTCARD ISR INSURANCE SALES	NETANYA		665.66 Israeli Shekels	$192.73
01/13/18	DROPBOX*MKV6B1J98HZY DROPBOX*MKV6B1J 4159867057	SAN FRANCISCO	CA		$75.75

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
12/22/17	YOKO RESTAURANT	MOSKVA		23.590,00 Russian Federation Ruble	$405.48
12/26/17	AT&T DATA W2GO 800-331-0500 Description TELEPHONE SERVICE/E	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
12/20/17	WORLD DUTY FREE T5 MAIN DUTY-FREE STORE GOODS	HOUNSLOW	GB	227.69 Pounds Sterling	$305.22

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
12/21/17	ROUST INC. LIQUOR STORE	MOSKVA		268.635,26 Russian Federation Ruble	$4,599.53

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
12/21/17	TM -PRUDENTIAL CENTER TICKET AGENCY TICKETS 20171221	NEWARK	NJ		$250.00
12/21/17	PRU CENTER LEGNDS SUITES 000000003 9737576940	NEWARK	NJ		$1,460.07
12/28/17	CHAMBERS STREET WINES 2122271434	NEW YORK	NY		$289.56
12/28/17	MAISON KAYSER 1 MAISON KAYSER 1 1800 BROADWAY NY,NY FOOD/BEVERAGE $104.25 TIP $15.75	NY	NY		$120.00
12/29/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$34.00
12/29/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$28.00
12/29/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$34.00
12/29/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$71.00
12/29/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$44.00
12/29/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$34.00
01/04/18	METRO-NORTH TVM & TOM 877-690-5116	NEW YORK	NY		$53.50
01/04/18	MTA MVM*A047-CITY HALL 718-330-1234	NEW YORK	NY		$40.00
01/04/18	ROXY HOTEL RESTAURANT FOOD/BEVERAGE $34.84 TIP $10.00	NEW YORK	NY		$44.84
01/06/18	HW BOOKSTORE CAFE 0027 212-334-3324 Description BOOKS/SUPPLIES/GIFT	NEW YORK	NY		$130.30
01/06/18	EATALY FIDI MARKET 212-539-0204 Description GROCERIES/SUNDRIES	NEW YORK	NY		$237.83
01/10/18	B FLAT 152666001036467 212-219-2970 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$163.92 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
01/11/18	CITY WINERY - NEW YORK 212-608-0555	888-794-7359	NY		$88.00
01/11/18	CITY WINERY - NEW YORK 212-608-0555 OPEN EXTENDED PAYMENT OPTION LB	888-794-7359	NY		$128.00 ♦
01/13/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$30.00
01/13/18	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$14.00
01/13/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$30.00
01/13/18	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$29.00
01/14/18	CHINA BLUE USFC10013 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$115.44 ♦
01/16/18	HERITAGE DINER USFC07601	HACKENSACK	NJ		$56.48

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
01/09/18	DEUTSCHE LUFTHANSA AG DEUTSCHE LUFTHANSA AG	Koeln	FR	5.715,83 European Union Euro	$6,865.28
	From: / To: / Carrier: / Class: PARIS CHARLES DE G / WASHINGTON DULLES / LH / 00 N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 22023915334060 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET	Date of Departure: 01/17			
01/09/18	AIR FRANCE AIR FRANCE	MOSCOW	RU	71.544,00 Russian Federation Ruble	$1,259.36 ♦
	From: / To: / Carrier: / Class: MOSCOW SHEREMETYEV / PARIS CHARLES DE G / AF / I N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 05714083263803 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	Date of Departure: 01/15			

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
01/10/18	BA.COM USA BRITISH AIRWAYS From: WASHINGTON DULLES To: LONDON HEATHROW AP / MOSCOW DOMODEDOVO / N/A / N/A Carrier: BA / BA / YY / YY Class: J / J / 00 / 00 Ticket Number: 1258767259758 Date of Departure: 01/20 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	USA		$5,829.27 ♦
01/13/18	AMTRAK INT From: WAS To: NYP Ticket Number: 0130656500654 AMTRAK OPEN EXTENDED PAYMENT OPTION LB	WASHINGTON DC		$427.00 ♦
01/15/18	AIR FRANCE AIR FRANCE From: PARIS CHARLES DE G To: WASHINGTON DULLES / N/A / N/A / N/A Carrier: AF / YY / YY / YY Class: C / 00 / 00 / 00 Ticket Number: 05714086080544 Date of Departure: 01/17 Passenger Name: VENEDIKTOV/ALEXEY MR Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	MOSCOW RU	342.169,00 Russian Federation Ruble	$6,080.84 ♦
01/17/18	HOTEL BELLOY ST GERMAIN 0130092927 OPEN EXTENDED PAYMENT OPTION LB	PARIS PA	563,06 European Union Euro	$690.88 ♦

ZAMANI LAZUTIN
Card Ending 1162

			Foreign Spend	Amount
12/26/17	MIYAMA RESTAURANT	MADRID MA	403,45 European Union Euro	$478.65
01/05/18	RESTAURANTE CASA MANE LA ALMADRABA 00 00000956675010	LOS BARRIOS MA	333,10 European Union Euro	$402.75
01/11/18	LyL Tours S.L. TRAVEL AGENCY OPEN EXTENDED PAYMENT OPTION LB	ALCOBENDAS ES	1.273,15 European Union Euro	$1,535.55 ♦

YURY Y FEDUTINOV
Card Ending 1170

			Foreign Spend	Amount
01/11/18	AEROFLOT AEROFLOT PRODUCTION CUSTO From: MOSCOW SHEREMETYEV To: LOS ANGELES INTERN / MOSCOW SHEREMETYEV / N/A / N/A Carrier: SU / SU / YY / YY Class: E / E / 00 / 00 Ticket Number: 5552143712315 Date of Departure: 07/06 Passenger Name: FEDUTINOV/YURY Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	DANSVILLE NY		$1,135.71 ♦

Continued on next page

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $18,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 01/17/18

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 12/17/17 Next Closing Date 01/17/18

OPEN℠

Account Ending 1006

New Balance	**$54,669.19**
Minimum Payment Due	**$36,959.52**
Payment Due Date	**01/11/18 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 01/11/18. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	27 years	$46,206

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

See page 2 for important information about your account.

See Page 13 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Please note, your preset line is $100,000.00. You have spent $54,669.19.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 11/30/17
597,761

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$39,721.97
Payments/Credits		-$39,721.97
New Charges		+$36,330.52
Fees		+$450.00
New Balance	=	$36,780.52

Pay Over Time Portion

Previous Balance		$16,983.50
Payments/Credits		-$17,564.87
New Charges		+$18,470.04
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$17,888.67
Minimum Due		$179.00

Account Total

Previous Balance	**$56,705.47**
Payments/Credits	-$57,286.84
New Charges	+$54,800.56
Fees	+$450.00
Interest Charged	+$0.00
New Balance	**$54,669.19**
Minimum Payment Due	**$36,959.52**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
01/11/18

New Balance
$54,669.19

Minimum Payment Due
$36,959.52

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Effective February 2, 2018, Card Members will no longer be able to transfer Membership Rewards points to the Plenti rewards program.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$39,721.97	-$16,983.50	-$56,705.47
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXEY VENEDIKTOV 1154	$0.00	-$581.37	-$581.37
Total Payments and Credits	**-$39,721.97**	**-$17,564.87**	**-$57,286.84**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments			**Amount**
12/08/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$56,705.47

Credits			Foreign Spend	**Amount**
12/05/17	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5552141945881 Passenger Name: VENEDIKTOV/ALEXEY SR OPEN EXTENDED PAYMENT OPTION LB	34.320,00 Russian Federation Ruble	-$581.37 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
OLEG KARELIN 1022	$7,172.37	$1,625.41	$8,797.78
YARON KUPFER 2038	$5,734.86	$0.00	$5,734.86
MARK MEJERSON 1063	$761.49	$0.00	$761.49
DANIEL DUSHANSKY 1071	$803.90	$3,250.00	$4,053.90
ALEXANDER BEREZIN 2103	$295.41	$1,355.50	$1,650.91
A STEPANYANTS 1113	$2,182.32	$2,040.44	$4,222.76
SERGEY SHESTAKOV 1121	$11,156.25	$3,512.45	$14,668.70
ALEXEY VENEDIKTOV 1154	$5,716.51	$3,316.76	$9,033.27
ZAMANI LAZUTIN 1162	$2,423.29	$812.46	$3,235.75
YURY Y FEDUTINOV 1170	$79.00	$1,728.56	$1,807.56
ILYA KURTOV 2194	$5.12	$828.46	$833.58
Total New Charges	**$36,330.52**	**$18,470.04**	**$54,800.56**

Continued on reverse

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

OLEG KARELIN
Card Ending 1022

					Foreign Spend	Amount
11/27/17	AVIS AUTOMOBILE RENTAL		MOSKVA		50.218,10 Russian Federation Ruble	$865.38
11/29/17	AEROFLOT AEROFLOT From: N/A	To: N/A NOT AVAILABLE	MOSCOW Carrier: YY	Class: 00	300,00 Russian Federation Ruble	$5.13
	Ticket Number: 5558203070272 Passenger Name: KARELIN/OLEG					
11/29/17	AEROFLOT AEROFLOT From: N/A	To: N/A NOT AVAILABLE	MOSCOW Carrier: YY	Class: 00	300,00 Russian Federation Ruble	$5.13
	Ticket Number: 5558203070273 Passenger Name: KARELINA/NATALIA					
11/29/17	AEROFLOT AEROFLOT From: N/A	To: N/A NOT AVAILABLE	MOSCOW Carrier: YY	Class: 00	300,00 Russian Federation Ruble	$5.13
	Ticket Number: 5558203070274 Passenger Name: KARELIN/MATVEY					
11/29/17	AEROFLOT AEROFLOT From: N/A	To: N/A NOT AVAILABLE	MOSCOW Carrier: YY	Class: 00	300,00 Russian Federation Ruble	$5.13
	Ticket Number: 5558203070275 Passenger Name: TALLEROVA/VICTORIA					
11/29/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV	To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV	MOSCOW Carrier: SU SU	Class: A S	46.335,00 Russian Federation Ruble	$792.29
	Ticket Number: 5552142419985 Passenger Name: TALLEROVA/VICTORIA					
11/29/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV	To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV	MOSCOW Carrier: SU SU	Class: A S	46.335,00 Russian Federation Ruble	$792.29
	Ticket Number: 5552142419982 Passenger Name: KARELIN/OLEG					
11/29/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV	To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV	MOSCOW Carrier: SU SU	Class: A S	46.335,00 Russian Federation Ruble	$792.29
	Ticket Number: 5552142419983 Passenger Name: KARELINA/NATALIA					

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
11/29/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO / MOSCOW SHEREMETYEV Carrier: SU / SU Class: A / S Ticket Number: 5552142419984 Passenger Name: KARELIN/MATVEY	MOSCOW	46.335,00 Russian Federation Ruble	$792.29
12/03/17	DAN HOTELS LODGING	TEL AVIV		$1,140.00
12/03/17	DAN HOTELS LODGING	TEL AVIV		$1,140.00
12/05/17	-YAKIMONO RESTAURANT	GIVATIIM	2,668.00 Israeli Shekels	$765.43
12/07/17	DAN HOTELS LODGING	TEL AVIV		$71.88
12/07/17	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV		$472.91 ♦
12/07/17	JAMES RICHARDSON-TERMINAL DUTY-FREE STORE OPEN EXTENDED PAYMENT OPTION LB	LOD		$464.28 ♦
12/11/17	AVIS AUTOMOBILE RENTAL OPEN EXTENDED PAYMENT OPTION LB	MOSKVA	40.660,20 Russian Federation Ruble	$688.22 ♦

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
11/16/17	R M ELECTRONIK MISC TRANSPORTATION	azor		340.00 Israeli Shekels	$96.82
11/20/17	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
11/26/17	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.67
12/04/17	Ford S-Max TQ 2941 TAXICAB & LIMOUSINE	Riga		12,90 European Union Euro	$15.32
12/05/17	Coffee Nation-Lidosta 1/2 RESTAURANT	Marupes nov.		2,50 European Union Euro	$2.97
12/05/17	Amarone-restorans-Alunana RESTAURANT	Riga		65,00 European Union Euro	$77.19
12/05/17	Astor Riga Hotel-viesnica LODGING	Riga		90,00 European Union Euro	$106.52
12/05/17	Borts 47 TAXICAB & LIMOUSINE	Riga		12,75 European Union Euro	$15.09
12/06/17	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$2,209.12
12/06/17	GETT MISC TRANSPORTATION	TEL AVIV-JAF		182.30 Israeli Shekels	$51.95
12/06/17	LIR AMAX NARIA TRAVEL AGENCY	BAHARIYA			$3,139.12
12/11/17	DROPBOX*3YMMLB37LJZY DROPBOX*3YMMLB3 4159867057	SAN FRANCISCO	CA		$10.09

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
MARK MEJERSON Card Ending 1063					
12/05/17	GOLDEN RING RECEPTION 2 LODGING	MOSCOW		25.500,00 Russian Federation Ruble	$434.13
12/05/17	GOLDEN RING RECEPTION 2 LODGING	MOSCOW		11.000,00 Russian Federation Ruble	$187.27
12/07/17	GOLDEN RING RECEPTION 1 LODGING	MOSCOW		8.250,00 Russian Federation Ruble	$140.09
DANIEL DUSHANSKY Card Ending 1071					
11/19/17	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$3,250.00 ♦
11/20/17	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
11/21/17	SMARTPAY TV BUSINESS SERVICE	LIMASSOL	CY		$4.00
12/06/17	QUATTRO RESTAURANT	TEL AVIV-JAF		2,527.00 Israeli Shekels	$720.15
12/13/17	DROPBOX*LV13MD9C9ZQ8 DROPBOX*LV13MD9 4159867057	SAN FRANCISCO	CA		$75.75
ALEXANDER BEREZIN Card Ending 2103					
11/17/17	FUMISAWA SUSHI RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	MOSKVA		73.580,00 Russian Federation Ruble	$1,243.12 ♦
11/26/17	AT&T DATA W2GO 800-331-0500 Description TELEPHONE SERVICE/E	ALPHARETTA	GA		$25.00
12/07/17	WHITE RABBIT RESTAURANT	MOSKVA		6.820,00 Russian Federation Ruble	$115.34
12/09/17	VEDOMOSTI PODPISKA NEWS DEALER/NEWSSTAND	MOSKVA		3.490,00 Russian Federation Ruble	$59.12
12/16/17	CLUB-RESTORAN TSDL RESTAURANT	MOSKVA		5.635,00 Russian Federation Ruble	$95.95
12/16/17	VANIL RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	MOSKVA		6.600,00 Russian Federation Ruble	$112.38 ♦
A STEPANYANTS Card Ending 1113					
11/13/17	AEROFLOT AEROFLOT	MOSKVA		88.310,00 Russian Federation Ruble	$1,471.59 ♦

From:	To:	Carrier:	Class:
MADRID BARAJAS APT	BARCELONA	SU	I
	MOSCOW SHEREMETYEV	SU	I
	MADRID BARAJAS APT	SU	Z

Ticket Number: 5552141838824
Passenger Name: STEPANYANTS/ALEXANDE
OPEN EXTENDED PAYMENT OPTION LB

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
11/13/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202878843 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW	470,00 Russian Federation Ruble	$7.83
12/11/17	JAMES RICHARDSON-TERMINAL DUTY-FREE STORE OPEN EXTENDED PAYMENT OPTION LB	LOD		$568.85 ♦
12/13/17	BA.COM BRITISH AIRWAYS From: MOSCOW DOMODEDOVO To: LONDON HEATHROW AP MOSCOW DOMODEDOVO N/A N/A Carrier: BA BA YY YY Class: R R 00 00 Ticket Number: 1258765707273 Date of Departure: 12/17 Passenger Name: STEPANYANTS/ALEXANDER MR Document Type: PASSENGER TICKET	RUSSIA RU	127.289,00 Russian Federation Ruble	$2,174.49

SERGEY SHESTAKOV
Card Ending 1121

			Foreign Spend	Amount
11/17/17	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20171117 OPEN EXTENDED PAYMENT OPTION LB	AMHERST MA		$2,143.40 ♦
11/18/17	WALKERS RESTAURANT FOOD/BEVERAGE $152.43 TIP $30.00 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK NY		$182.43 ♦
11/18/17	FLEX MUSSELS FLEX MUSSELS 174 EAST 82ND ST NEW YOR FOOD/BEVERAGE $167.13 TIP $30.00 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK NY		$197.13 ♦
11/18/17	GIORGIONE 212-352-2269 FOOD $588.85 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK NY		$588.85 ♦
11/22/17	DUANE PARK PATISSERIE 948908300528656 (212)274-8447	NEW YORK NY		$28.00
11/23/17	CHINA BLUE 212-431-0111	NEW YORK NY		$263.50
11/24/17	UBER *TRIP 5FFER HELP.UBER.COM	HELP.UBER.COM CA		$43.96
11/25/17	NYCTAXI9A59 09004720017 000-0000000 Description MERCHANDISE Price $33.50	BROOKLYN NY		$33.50
11/25/17	CARLOS CARBAJAL CARLOS CARBAJAL TAXICAB & LIMOUSINE Description TAXI SVC CORONA 23:49 492 Park Ave 00:11 New York New	CORONA NY		$23.50

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
11/28/17	Smith and Mills 212-226-2515 FOOD	$145.85	NEW YORK	NY		$145.85
11/29/17	BELLE REVE 2126800101 TIP		NEW YORK	NY		$72.00
11/29/17	BELLE REVE 2126800101 TIP	$6.00	NEW YORK	NY		$38.66
12/01/17	MACAO TRADING CO 650000003820415 2124318642 TIP	$40.00	NEW YORK	NY		$245.77
12/02/17	PAYPAL *WIKIMEDIAFO 402-935-7733 Description CHARITIES		4158396885	CA		$20.00
12/06/17	MCDONALD'S 2126082405		NEW YORK	NY		$16.07
12/06/17	BELLE REVE 2126800101 TIP	$20.00	NEW YORK	NY		$110.00
12/06/17	B FLAT 152666001036467 212-219-2970		NEW YORK	NY		$190.05
12/07/17	TM -PRUDENTIAL CENTER TICKET AGENCY TICKETS 20171207		NEWARK	NJ		$7,650.08
12/07/17	JACQUES TORRES CHOCOLA 000000001 2124142462 Description REFER TO RECEIPT		NEW YORK	NY		$16.33
12/11/17	MACCHIATO ESPRESSO BAR 000000001 2122626600 Description REFER TO RECEIPT		NEW YORK	NY		$15.85
12/12/17	RCN CABLE PHONE INTE TELECOMMUNIC OPEN EXTENDED PAYMENT OPTION LB		800-RINGRCN	PA		$205.59 ♦
12/14/17	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20171214		AMHERST	MA		$2,143.41
12/14/17	CHAMBERS STREET WINES 2122271434		NEW YORK	NY		$45.72
12/15/17	THE 75 CLUB LLC 0000 212-406-7575 Description FOOD/BEVERAGE OPEN EXTENDED PAYMENT OPTION LB		NEW YORK	NY		$195.05 ♦
12/15/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$22.00
12/15/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$32.00

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
ALEXEY VENEDIKTOV Card Ending 1154						
11/15/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202914393 Passenger Name: VENEDIKTOV/ALEXEY SR	MOSCOW			300,00 Russian Federation Ruble	$5.07
11/15/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: RIGA MOSCOW SHEREMETYEV Carrier: SU SU Class: D D Ticket Number: 5552141945881 Passenger Name: VENEDIKTOV/ALEXEY SR OPEN EXTENDED PAYMENT OPTION LB	MOSCOW			93.820,00 Russian Federation Ruble	$1,585.07 ♦
11/16/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202922257 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			300,00 Russian Federation Ruble	$5.07
11/16/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: LONDON HEATHROW AP MOSCOW SHEREMETYEV Carrier: SU SU Class: Z I Ticket Number: 5552141968790 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW			102.499,00 Russian Federation Ruble	$1,731.69 ♦
11/23/17	AEROFLOT AEROFLOT From: TEL AVIV BEN GURIO To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552142220749 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			79.173,00 Russian Federation Ruble	$1,357.56
11/24/17	MAYFAIR GARDEN RESTAURANT	LONDON		GB	147.95 Pounds Sterling	$197.11
11/25/17	34 RESTAURANT	LONDON		GB	511.26 Pounds Sterling	$681.15
11/25/17	MAYFAIR GARDEN RESTAURANT	LONDON		GB	90.60 Pounds Sterling	$121.07
11/26/17	LONDON MARRIOTT -GROSVENOR SQUARE LODGING MERCHANDISE	LONDON		GB	758.00 Pounds Sterling	$1,012.92

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
11/27/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: CHELYABINSK / MOSCOW SHEREMETYEV Carrier: SU / SU Class: I / I Ticket Number: 5552142356694 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW	60.416,00 Russian Federation Ruble	$1,035.50
11/30/17	Hotel Grand Palace LODGING	Riga	638,00 European Union Euro	$761.33
12/01/17	Hotel Grand Palace LODGING	Riga	28,00 European Union Euro	$33.44
12/03/17	DAN HOTELS LODGING	TEL AVIV		$506.29

ZAMANI LAZUTIN
Card Ending 1162

				Foreign Spend	Amount
12/04/17	LyL Tours S.L. TRAVEL AGENCY	ALCOBENDAS	ES	677,35 European Union Euro	$804.76
12/08/17	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$812.46 ♦
12/11/17	LyL Tours S.L. TRAVEL AGENCY	ALCOBENDAS	ES	1.370,01 European Union Euro	$1,618.53

YURY Y FEDUTINOV
Card Ending 1170

				Foreign Spend	Amount
11/20/17	AEROFLOT AEROFLOT PRODUCTION CUSTO From: MOSCOW SHEREMETYEV To: LOS ANGELES INTERN / MOSCOW SHEREMETYEV / N/A / N/A Carrier: SU / SU / YY / YY Class: U / H / 00 / 00 Ticket Number: 5552142131637 Passenger Name: FEDUTINOV/YURY Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	DANSVILLE Date of Departure: 12/30	NY		$1,269.96 ♦
11/20/17	ALASKA AIRLINES ALASKA AIRLINES INC. From: LOS ANGELES INTERN To: PORTLAND / LOS ANGELES INTERN / N/A / N/A Carrier: AS / AS / YY / YY Class: H / G / 00 / 00 Ticket Number: 02721568073674 Passenger Name: FEDUTINOV, YURY Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	AlaskaAir.COM	WA		$320.40 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
11/20/17	ALASKA AIRLINES ALASKA AIRLINES INC.		AlaskaAir.COM	WA		$138.20 ♦
	From:	To:	Carrier:	Class:		
	N.Y. NEWARK INTL A	PORTLAND	AS	T		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 02721568077756 Passenger Name: FEDUTINOVA, IRINA Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB					
11/20/17	ALASKA AIRLINES ALASKA AIRLINES INC.		AlaskaAir.COM	WA		$79.00
	From:	To:	Carrier:	Class:		
	N.Y. NEWARK INTL A	PORTLAND	AS	00		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 02782019895933 Passenger Name: FEDUTINOVA, IRINA Document Type: PASSENGER TICKET					

ILYA KURTOV
Card Ending 2194

					Foreign Spend	Amount
11/20/17	AEROFLOT AEROFLOT		MOSCOW		300,00 Russian Federation Ruble	$5.12
	From:	To:	Carrier:	Class:		
	N/A					
		N/A NOT AVAILABLE	YY	00		
	Ticket Number: 5558202971348 Passenger Name: KURTOV/ILYA					
11/20/17	AEROFLOT AEROFLOT		MOSCOW		48.562,00 Russian Federation Ruble	$828.46 ♦
	From:	To:	Carrier:	Class:		
	MOSCOW VNUKOVO APT					
		ST PETERSBURGPULKO	SU	Z		
		MOSCOW VNUKOVO APT	SU	D		
	Ticket Number: 5552142114805 Passenger Name: KURTOV/ILYA OPEN EXTENDED PAYMENT OPTION LB					

Fees

			Amount
12/17/17	VLADIMIR A GUSINSKI	ANNUAL MEMBERSHIP FEE	$450.00
Total Fees for this Period			**$450.00**

Continued on reverse

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$4,950.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.49% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $18,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information

We may transfer personal information to other countries, for example, for customer service or to process transactions.
AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.
California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.
Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 12/17/17

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive.
See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 11/16/17 Next Closing Date 12/17/17

OPEN℠

Account Ending 1006

New Balance	**$56,705.47**
Minimum Payment Due	**$39,891.97**
Payment Due Date	**12/11/17 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 12/11/17. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	$43,434

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

See page 2 for important information about your account.

Effective November 9, 2017, Telecharge will no longer be part of the Pay with Points program. Card Members will not be able to redeem Membership Rewards points on **Telecharge.com** or over the phone directly with Telecharge.

Membership Rewards® Points
Available and Pending as of 10/31/17
491,099
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$11,783.72
Payments/Credits		-$11,783.72
New Charges		+$39,121.97
Fees		+$600.00
New Balance	=	$39,721.97

Pay Over Time Portion

Previous Balance		$22,977.68
Payments/Credits		-$26,023.76
New Charges		+$20,029.58
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$16,983.50
Minimum Due		$170.00

Account Total

Previous Balance	**$34,761.40**
Payments/Credits	-$37,807.48
New Charges	+$59,151.55
Fees	+$600.00
Interest Charged	+$0.00
New Balance	**$56,705.47**
Minimum Payment Due	**$39,891.97**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
12/11/17
New Balance
$56,705.47
Minimum Payment Due
$39,891.97

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

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Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$11,728.02	-$23,033.38	-$34,761.40
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXANDER BEREZIN 2103	-$50.52	$0.00	-$50.52
ALEXEY VENEDIKTOV 1154	-$5.18	-$2,990.38	-$2,995.56
Total Payments and Credits	**-$11,783.72**	**-$26,023.76**	**-$37,807.48**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments			**Amount**
11/10/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$34,761.40

Credits			Foreign Spend	**Amount**
10/19/17	ALEXANDER BEREZIN	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5552139676534 Passenger Name: BEREZIN/ALEKSANDR	2.898,00 Russian Federation Ruble	-$50.52
10/23/17	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5552140512098 Passenger Name: VENEDIKTOVA/ELENA OPEN EXTENDED PAYMENT OPTION LB	117.458,00 Russian Federation Ruble	-$2,042.48 ♦
10/27/17	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5552140512015 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	54.863,00 Russian Federation Ruble	-$947.90 ♦
10/27/17	ALEXEY VENEDIKTOV	AEROFLOT MOSCOW AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5558202434108 Passenger Name: VENEDIKTOV/ALEXEY	300,00 Russian Federation Ruble	-$5.18

Continued on reverse

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
OLEG KARELIN 1022	$5.22	$630.65	$635.87
YARON KUPFER 2038	$1,209.22	$1,589.18	$2,798.40
DANIEL DUSHANSKY 1071	$33,463.46	$1,262.40	$34,725.86
ALEXANDER BEREZIN 2103	$2,780.97	$1,894.26	$4,675.23
A STEPANYANTS 1113	$79.93	$2,506.34	$2,586.27
SERGEY SHESTAKOV 1121	$1,366.38	$3,626.52	$4,992.90
ALEXEY VENEDIKTOV 1154	$190.00	$4,091.51	$4,281.51
YURY Y FEDUTINOV 1170	$11.10	$1,049.47	$1,060.57
ILYA KURTOV 2194	$15.69	$3,379.25	$3,394.94
Total New Charges	**$39,121.97**	**$20,029.58**	**$59,151.55**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

OLEG KARELIN
Card Ending 1022

			Foreign Spend	Amount
10/23/17	AEROFLOT AEROFLOT From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5558202635847 Passenger Name: KARELIN/OLEG	MOSCOW	300,00 Russian Federation Ruble	$5.22
10/23/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO Carrier: SU Class: H MOSCOW SHEREMETYEV SU L Ticket Number: 5552141110900 Passenger Name: KARELIN/OLEG OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	36.267,00 Russian Federation Ruble	$630.65 ♦

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
10/19/17	ENETS*ACRABIZAMX ACRA 62486028	SINGAPORE	SG	5.50 Singapore Dollars	$4.06
10/24/17	DECA RESTAURANT LTD RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV YAF		1,700.00 Israeli Shekels	$486.41 ♦
10/25/17	HILTON HOTEL TA LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV		2,791.90 Israeli Shekels	$797.69 ♦
10/25/17	GETT MISC TRANSPORTATION	TEL AVIV-JAF		159.40 Israeli Shekels	$45.54
10/26/17	TEL AVIV HILTON LTD LODGING	TEL AVIV		25.00 Israeli Shekels	$7.14
10/26/17	Gallery Park Hotel&Spa LODGING	Riga		143,10 European Union Euro	$169.30
10/26/17	GETT MISC TRANSPORTATION	TEL AVIV-JAF		163.00 Israeli Shekels	$46.22

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/26/17	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.64
10/29/17	RYANAIR LTD AIRLINE RYANAIR From: RIGA To: LONDON,ENGLAND UK N/A N/A N/A Carrier: FR YY YY YY Class: K 00 00 00 Ticket Number: B1K9NK Passenger Name: KUPFER/YARONYAAKOV MR Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	DUBLIN Date of Departure: 11/01	IR	175,30 European Union Euro	$204.12 ♦
10/30/17	Il Patio/Planeta Sushi RESTAURANT	Riga		18,90 European Union Euro	$22.01
10/30/17	TQ-2286 TAXICAB & LIMOUSINE	Riga		11,35 European Union Euro	$13.24
10/31/17	PAYPAL*STNS CARS HTTP://WWW.PAYPAL.COM OPEN EXTENDED PAYMENT OPTION LB	4029357733	GB	76.00 Pounds Sterling	$100.96 ♦
10/31/17	Rossini-restorans-Dzirnavu RESTAURANT	Riga		32,00 European Union Euro	$37.32
10/31/17	Tokyo city-restorans-Terbat RESTAURANT	Riga		23,70 European Union Euro	$27.64
10/31/17	Tokyo city-restorans-Terbat RESTAURANT	Riga		4,00 European Union Euro	$4.67
11/01/17	Gallery Park Hotel&Spa LODGING	Riga		143,10 European Union Euro	$166.84
11/01/17	Borts 70 TAXICAB & LIMOUSINE	Riga		10,19 European Union Euro	$11.88
11/02/17	LUL TICKET MACHINE-PICCADILLY CIRCUS GOVERNMENT SERVICE GOODS	LONDON	GB	6.00 Pounds Sterling	$7.99
11/02/17	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES	LONDON	GB	280.00 Pounds Sterling	$371.76
11/02/17	GETT GETT TAXICAB & LIMOUSINE	UNITED KINGDOM	GB	17.20 Pounds Sterling	$22.92
11/03/17	R M ELECTRONIK MISC TRANSPORTATION	azor		340.00 Israeli Shekels	$96.97
11/08/17	TAXI #152 6761163 Description MISC. PRODUCTS	NASSAU	NE	47.00 Bahaman Dollars	$47.00
11/11/17	DROPBOX*LK5HQWTBYZFJ DROPBOX*LK5HQWT 4159867057	SAN FRANCISCO	CA		$10.09
11/15/17	NORTON AP1241017397 442076165600	BLANCHARDSTOWN	CO		$89.99

DANIEL DUSHANSKY
Card Ending 1071

			Foreign Spend	Amount
10/19/17	AEROHANDLING LTD AIRLINE/AIR CARRIER	LUD		$22,000.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/24/17	YAMIT HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$842.40 ♦
10/25/17	YAMIT HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$420.00 ♦
10/25/17	OPOLOPOMPO RESTAURANT	TEL AVIV-JAF		39,157.00 Israeli Shekels	$11,187.71
10/29/17	YAMIT HOTEL LODGING	TEL AVIV			$200.00
11/13/17	DROPBOX*63CKT4SX75LZ DROPBOX*63CKT4S 4159867057	SAN FRANCISCO	CA		$75.75

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
10/24/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552141170419 Passenger Name: BEREZIN/ALEKSANDR	MOSCOW		33.088,00 Russian Federation Ruble	$575.79
10/26/17	AEROFLOT AEROFLOT From: TEL AVIV BEN GURIO To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552141254091 Passenger Name: BEREZIN/ALEKSANDR	MOSCOW		36.040,00 Russian Federation Ruble	$622.68
10/27/17	AT&T DATA W2GO 800-331-0500 Description TELEPHONE SERVICE/E	ALPHARETTA	GA		$25.00
11/08/17	TRANSTOUR TRAVEL AGENCY-1 RECREATION CAMP	MOSKVA		91.242,00 Russian Federation Ruble	$1,543.96
11/11/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: MADRID BARAJAS APT MOSCOW SHEREMETYEV Carrier: SU SU Class: 00 00 Ticket Number: 5552441798217 Passenger Name: BEREZIN/ALEKSANDR OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		68.355,00 Russian Federation Ruble	$1,156.50 ♦
11/11/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5550612864629 Passenger Name: BEREZIN/ALEKSAND	MOSCOW		800,00 Russian Federation Ruble	$13.54
11/12/17	AEROFLOT AEROFLOT From: MADRID BARAJAS APT To: BARCELONA MOSCOW SHEREMETYEV Carrier: SU SU Class: I I Ticket Number: 5552141821328 Passenger Name: BEREZIN/ALEKSANDR OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		31.585,00 Russian Federation Ruble	$531.02 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
11/13/17	HOLIDAY INN EXPRESS ALCOBENDAS LODGING OPEN EXTENDED PAYMENT OPTION LB	ALCOBENDAS	MA	177,00 European Union Euro	$206.74 ♦

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
10/19/17	AEROFLOT AEROFLOT From: MOSCOW VNUKOVO APT To: ST PETERSBURGPULKO MOSCOW SHEREMETYEV Carrier: SU, SU Class: Z, D Ticket Number: 5552141002768 Passenger Name: STEPANYANTS/ALEXANDE OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		49.635,00 Russian Federation Ruble	$865.25 ♦
10/19/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202598280 Passenger Name: STEPANYANTS/ALEXANDE	MOSCOW		300,00 Russian Federation Ruble	$5.23
11/07/17	VANIL RESTAURANT	MOSKVA		4.370,00 Russian Federation Ruble	$74.70
11/10/17	ERWIN REKAMOREOKEAN RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	MOSKVA		9.710,00 Russian Federation Ruble	$164.69 ♦
11/11/17	IBERIA.COM IBERIA.COM From: MOSCOW DOMODEDOVO To: MADRID BARAJAS APT MOSCOW DOMODEDOVO N/A N/A Carrier: IB, IB, YY, YY Class: D, D, 00, 00 Ticket Number: 0752373720248 Date of Departure: 11/12 Passenger Name: STEPANYANTS/ALEXANDER Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	CENTRAL	RU	67.734,00 Russian Federation Ruble	$1,148.86 ♦
11/13/17	HOTEL INTERCONTINENTAL MADRID LODGING MERCHANDISE OPEN EXTENDED PAYMENT OPTION LB	MADRID	MA	280,50 European Union Euro	$327.54 ♦

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
10/18/17	MACAO TRADING CO 650000003820415 2124318642 TIP $17.00	NEW YORK	NY		$99.66
10/18/17	BELLE REVE 2126800101 TIP $6.00	NEW YORK	NY		$30.00
10/18/17	TRIBECA GRILL RESTAURANT FOOD/BEVERAGE $77.30 TIP $16.00	NEW YORK	NY		$93.30

Continued on reverse

Detail Continued ♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
10/20/17	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20171020 OPEN EXTENDED PAYMENT OPTION LB		AMHERST	MA		$2,143.41 ♦
10/21/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$66.00
10/22/17	City Winery- New York 212-608-0555 OPEN EXTENDED PAYMENT OPTION LB		New York	NY		$542.03 ♦
10/22/17	DOMA NA ROHU RESTAURANT		NEW YORK	NY		$96.57
10/25/17	SERAFINA TRIBECA 650000009726137 2127662700 TIP $55.00 OPEN EXTENDED PAYMENT OPTION LB		NEW YORK	NY		$329.81 ♦
10/27/17	DEVILS DEN ABC123 07102		NEWARK	NJ		$24.04
10/28/17	MACAO TRADING CO 650000003820415 2124318642 TIP $5.00		NEW YORK	NY		$26.00
10/28/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$22.00
10/28/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$33.00
10/28/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$50.00
10/29/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$38.00
10/29/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$17.00
10/29/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT		NEWARK	NJ		$17.00
10/31/17	MACAO TRADING CO 650000003820415 2124318642 TIP $80.00 OPEN EXTENDED PAYMENT OPTION LB		NEW YORK	NY		$475.22 ♦
11/01/17	B FLAT 152666001036467 212-219-2970 OPEN EXTENDED PAYMENT OPTION LB		NEW YORK	NY		$136.05 ♦
11/03/17	TST* PETRARCA CUCINA E VI 300004017 2126252800 Description Price RESTAURANTS $314.12		NEW YORK CITY	NY		$314.12
11/07/17	DEVILS DEN ABC123 07102		NEWARK	NJ		$24.04

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
11/07/17	JACQUES TORRES CHOCOLA 000000001 2124142462 Description REFER TO RECEIPT	NEW YORK	NY		$23.95
11/07/17	UBER *TRIP 3DZ3Q HELP.UBER.COM	HELP.UBER.COM	CA		$11.23
11/08/17	CASA D'PACO 0000 862-307-9466 Description FOOD/BEVERAGE	NEWARK	NJ		$181.94
11/08/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$55.00
11/08/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$43.00
11/08/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$34.00
11/09/17	THE GRAPEVINE RESTAURANT FOOD/BEVERAGE $55.53 TIP $11.00	NEW YORK	NY		$66.53

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
10/24/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU SU Class: C D Ticket Number: 5552141172220 Passenger Name: VENEDIKTOV/ALEXEY SR OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		145.887,00 Russian Federation Ruble	$2,538.71 ♦
10/29/17	YAMIT HOTEL LODGING	TEL AVIV			$190.00
11/10/17	HELVETIA LODGING OPEN EXTENDED PAYMENT OPTION LB	SANKT-PETERBURG		91.549,00 Russian Federation Ruble	$1,552.80 ♦

YURY Y FEDUTINOV
Card Ending 1170

				Foreign Spend	Amount
10/19/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202596986 Passenger Name: FEDUTINOV/YURY	MOSCOW		337,00 Russian Federation Ruble	$5.87

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
10/19/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202596987 Passenger Name: FEDUTINOV/YURY	MOSCOW	300,00 Russian Federation Ruble	$5.23
10/19/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU SU Class: H N Ticket Number: 5552140999004 Passenger Name: FEDUTINOV/YURY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	29.857,00 Russian Federation Ruble	$520.47 ♦
10/24/17	MAXIM HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV		$179.00 ♦
10/25/17	HOTEL METROPOLITAN LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV		$350.00 ♦

ILYA KURTOV
Card Ending 2194

			Foreign Spend	Amount
10/15/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202541827 Passenger Name: KURTOV/ILYA	MOSCOW	300,00 Russian Federation Ruble	$5.23
10/15/17	AEROFLOT AEROFLOT From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202541659 Passenger Name: LEBEDEV/YURY	MOSCOW	300,00 Russian Federation Ruble	$5.23
10/15/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU SU Class: Q N Ticket Number: 5552140836191 Passenger Name: LEBEDEV/YURY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	24.811,00 Russian Federation Ruble	$432.62 ♦
10/15/17	AEROFLOT AEROFLOT From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU SU Class: Z A Ticket Number: 5552140837173 Passenger Name: KURTOV/ILYA OPEN EXTENDED PAYMENT OPTION LB	MOSCOW	46.523,00 Russian Federation Ruble	$811.21 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
10/16/17	AEROFLOT AEROFLOT From: N/A Ticket Number: 5558202554645 Passenger Name: KURTOV/ILYA	To: N/A NOT AVAILABLE	MOSCOW Carrier: YY	Class: 00	300,00 Russian Federation Ruble	$5.23
10/16/17	AEROFLOT AEROFLOT From: MOSCOW VNUKOVO APT Ticket Number: 5552140873177 Passenger Name: KURTOV/ILYA OPEN EXTENDED PAYMENT OPTION LB	To: ST PETERSBURGPULKO MOSCOW VNUKOVO APT	MOSCOW Carrier: SU SU	Class: Z Z	38.812,00 Russian Federation Ruble	$676.76 ♦
10/18/17	KEMPINSKI HOTEL-RECEPTION LODGING OPEN EXTENDED PAYMENT OPTION LB		SANKT-PETERBURG		16.500,00 Russian Federation Ruble	$288.66 ♦
10/25/17	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB		TEL AVIV			$990.00 ♦
10/25/17	YAMIT HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB		TEL AVIV			$180.00 ♦

Fees

			Amount
11/16/17	ALEXANDER BEREZIN	ANNUAL MEMBERSHIP FEE	$300.00
11/16/17	A STEPANYANTS	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$600.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on reverse

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$4,500.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 11/16/17

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive.
See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 10/17/17 Next Closing Date 11/16/17

OPEN℠

Account Ending 1006

New Balance	**$34,761.40**
Minimum Payment Due	**$12,013.72**
Payment Due Date	**11/11/17 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 11/11/17. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	29 years	$59,257

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

See page 2 for important information about your account.

See page 13 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 15 for an Important Notice About a Change to Your Cardmember Agreement.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Membership Rewards® Points

Available and Pending as of 09/30/17
480,931

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion		
Previous Balance		$1,045.21
Payments/Credits		-$1,045.21
New Charges		+$11,483.72
Fees		+$300.00
New Balance	=	$11,783.72

Pay Over Time Portion		
Previous Balance		$15,614.22
Payments/Credits		-$18,086.69
New Charges		+$25,450.15
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$22,977.68
Minimum Due		$230.00

Account Total	
Previous Balance	**$16,659.43**
Payments/Credits	-$19,131.90
New Charges	+$36,933.87
Fees	+$300.00
Interest Charged	+$0.00
New Balance	**$34,761.40**
Minimum Payment Due	**$12,013.72**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
11/11/17

New Balance
$34,761.40

Minimum Payment Due
$12,013.72

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____ . ____
Amount Enclosed

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

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

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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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

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

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

Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$1,045.21	-$15,614.22	-$16,659.43
Credits			
VLADIMIR A GUSINSKI 1006	$0.00	$0.00	$0.00
ALEXANDER BEREZIN 2103	$0.00	-$1,601.31	-$1,601.31
SERGEY SHESTAKOV 1121	$0.00	-$871.16	-$871.16
Total Payments and Credits	**-$1,045.21**	**-$18,086.69**	**-$19,131.90**

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit **americanexpress.com/payovertimeinfo**

Payments				**Amount**
10/09/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU		-$16,659.43

Credits			Foreign Spend	**Amount**
09/12/17	ALEXANDER BEREZIN	AEROFLOT MOSCOW AEROFLOT RUSSIAN AIRLINES From: To: Carrier: Class: N/A N/A YY 00 NOT AVAILABLE Ticket Number: 5552139598873 Passenger Name: BEREZIN/ALEKSANDR OPEN EXTENDED PAYMENT OPTION LB	91.851,00 Russian Federation Ruble	-$1,601.31 ♦
10/14/17	SERGEY SHESTAKOV	NEXION LLC IRVING TX AMERICAN AIRLINES From: To: Carrier: Class: BERMUDA INTERNATIO MIAMI INTERNATIONA AA V N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00186635208141 Date of Departure: 11/09 Passenger Name: SHABAROVA/IRINA Document Type: SUPPORTED REFUND OPEN EXTENDED PAYMENT OPTION LB		-$640.96 ♦
10/14/17	SERGEY SHESTAKOV	NEXION LLC IRVING TX JETBLUE From: To: Carrier: Class: FT MYERS SW FLORID N.Y. J F KENNEDY I B6 Z N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27986635208103 Date of Departure: 11/13 Passenger Name: SHABAROVA/IRINA Document Type: SUPPORTED REFUND OPEN EXTENDED PAYMENT OPTION LB		-$230.20 ♦

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$66.13	$4,249.58	$4,315.71

Continued on reverse

Summary Continued

	Pay In Full	Pay Over Time ♦	Total
CHRISTOPHER RENAUD 2053	$2,314.96	$0.00	$2,314.96
DANIEL DUSHANSKY 1071	$75.75	$1,758.87	$1,834.62
ALEXANDER BEREZIN 2103	$124.72	$0.00	$124.72
A STEPANYANTS 1113	$0.00	$4,430.86	$4,430.86
SERGEY SHESTAKOV 1121	$1,660.06	$6,017.13	$7,677.19
ALEXEY VENEDIKTOV 1154	$6,450.21	$5,197.01	$11,647.22
YURY Y FEDUTINOV 1170	$495.58	$0.00	$495.58
ILYA KURTOV 2194	$296.31	$3,796.70	$4,093.01
Total New Charges	**$11,483.72**	**$25,450.15**	**$36,933.87**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
09/24/17	ENETS*ACRABIZAMX ACRA 62486028	SINGAPORE	SG	11.00 Singapore Dollars	$8.19
09/26/17	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.65
09/27/17	LIR AMAX NARIA TRAVEL AGENCY OPEN EXTENDED PAYMENT OPTION LB	BAHARIYA			$4,249.58 ♦
10/09/17	GETT MISC TRANSPORTATION	TEL AVIV-JAF		144.40 Israeli Shekels	$41.20
10/11/17	DROPBOX*KRKV8X8GW5QC DROPBOX*KRKV8X8 4159867057	SAN FRANCISCO	CA		$10.09

CHRISTOPHER RENAUD
Card Ending 2053

				Foreign Spend	Amount
10/07/17	COURTYRD-2 1E4 Arrival Date 10/04/17 Departure Date 10/07/17 00000000	RYE	NY		$949.43
10/07/17	COURTYRD-2 1E4 Arrival Date 10/04/17 Departure Date 10/07/17 00000000	RYE	NY		$1,365.53

DANIEL DUSHANSKY
Card Ending 1071

				Foreign Spend	Amount
09/25/17	EXPEDIA INC AIR FRANCE	BELLEVUE	WA		$1,758.87 ♦

From:	To:	Carrier:	Class:
MOSCOW SHEREMETYEV	PARIS CHARLES DE G	AF	Z
	MOSCOW SHEREMETYEV	AF	Z
	N/A	YY	00
	N/A	YY	00

Ticket Number: 0578695138448
Date of Departure: 09/26
Passenger Name: YAKOVICH/EVGENY
Document Type: PASSENGER TICKET
OPEN EXTENDED PAYMENT OPTION LB

10/13/17	DROPBOX*XC2R8FPVS9N5 DROPBOX*XC2R8FP 4159867057	SAN FRANCISCO	CA		$75.75

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

ALEXANDER BEREZIN
Card Ending 2103

				Foreign Spend	Amount
09/15/17	BARASHKA RESTAURANT RESTAURANT	MOSKVA		5,720.00 Russian Federation Ruble	$99.72
09/27/17	AT&T DATA W2GO 800-331-0500 Description TELEPHONE SERVICE/E	ALPHARETTA	GA		$25.00

A STEPANYANTS
Card Ending 1113

				Foreign Spend	Amount
09/15/17	BA.COM BRITISH AIRWAYS	SPAIN	ES	794.09 European Union Euro	$952.04 ♦

From:	To:	Carrier:	Class:
MALAGA	LONDON CITY APT	BA	Y
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1258762122752
Date of Departure: 09/17
Passenger Name: STEPANYANTS/ALEXANDER MR
Document Type: PASSENGER TICKET
OPEN EXTENDED PAYMENT OPTION LB

				Foreign Spend	Amount
09/20/17	BRITISH AIRWAYS MOTO (GBP PAYEE) BRITISH AIRWAYS	STANSTED		2,556.07 Pounds Sterling	$3,478.82 ♦

From:	To:	Carrier:	Class:
LONDON HEATHROW AP	MOSCOW DOMODEDOVO	BA	J
	LONDON HEATHROW AP	BA	R
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1258762374846
Date of Departure: 09/20
Passenger Name: STEPANYANTS/ALEXANDER MR
Document Type: PASSENGER TICKET
OPEN EXTENDED PAYMENT OPTION LB

SERGEY SHESTAKOV
Card Ending 1121

				Foreign Spend	Amount
09/15/17	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20170915 OPEN EXTENDED PAYMENT OPTION LB	AMHERST	MA		$2,143.40 ♦
09/15/17	NHL.TV VIDEOCONTENT OPEN EXTENDED PAYMENT OPTION LB	800-559-2333	NY		$141.35 ♦
09/19/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$61.00
09/19/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$40.00
09/19/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$70.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
09/21/17	Distilled New York 213-601-9514 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$231.62 ♦
10/03/17	L`ANGOLO RISTORANTE 212-625-3333	NEW YORK CITY	NY		$347.43
10/03/17	JACQUES TORRES CHOCOLA 000000001 2124142462 Description REFER TO RECEIPT	NEW YORK	NY		$58.79
10/05/17	THE GRAPEVINE RESTAURANT FOOD/BEVERAGE $52.26 TIP $9.00	NEW YORK	NY		$61.26
10/05/17	EAR INN USFC10013	NEW YORK	NY		$190.20
10/07/17	STAMFORD LIMOUSINE INC 0304 203-967-8880 Description OTHER TRANSPORTATIO	STAMFORD	CT		$275.00
10/08/17	CASA D'PACO 0000 862-307-9466 Description FOOD/BEVERAGE	NEWARK	NJ		$64.20
10/08/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$44.00
10/08/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK	NJ		$56.00
10/14/17	NEXION LLC AMERICAN AIRLINES From: To: Carrier: Class: N.Y. J F KENNEDY I BERMUDA INTERNATIO AA O N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00186635208163 Passenger Name: SHAKAY/ALEXANDER Document Type: PASSENGER TICKET	IRVING Date of Departure: 10/30	TX		$98.10
10/14/17	TRVL SVC FEE TRAVEL AGENCY SERVICE From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 89007254985655 Passenger Name: SHAKAY/ALEXANDER Document Type: TRAVEL AGENCY FEE OPEN EXTENDED PAYMENT OPTION LB	IRVING	TX		$240.70 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
10/14/17	NEXION LLC AMERICAN AIRLINES		IRVING	TX		$640.96 ♦
	From:	To:	Carrier:	Class:		
	BERMUDA INTERNATIO	MIAMI INTERNATIONA	AA	V		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 00186635208130		Date of Departure: 11/09			
	Passenger Name: SHAKAY/ALEXANDER					
	Document Type: PASSENGER TICKET					
	OPEN EXTENDED PAYMENT OPTION LB					
10/14/17	TRVL SVC FEE TRAVEL AGENCY SERVICE		IRVING	TX		$240.70 ♦
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 89007254985633					
	Passenger Name: SHABAROVA/IRINA					
	Document Type: TRAVEL AGENCY FEE					
	OPEN EXTENDED PAYMENT OPTION LB					
10/14/17	TRVL SVC FEE TRAVEL AGENCY SERVICE		IRVING	TX		$100.00 ♦
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 89007254985666					
	Passenger Name: SHAKAY/ALEXANDER					
	Document Type: TRAVEL AGENCY FEE					
	OPEN EXTENDED PAYMENT OPTION LB					
10/14/17	NEXION LLC JETBLUE		IRVING	TX		$230.20 ♦
	From:	To:	Carrier:	Class:		
	FT MYERS SW FLORID	N.Y. J F KENNEDY I	B6	Z		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 27986635208103		Date of Departure: 11/13			
	Passenger Name: SHABAROVA/IRINA					
	Document Type: PASSENGER TICKET					
	OPEN EXTENDED PAYMENT OPTION LB					
10/14/17	NEXION LLC AMERICAN AIRLINES		IRVING	TX		$640.96 ♦
	From:	To:	Carrier:	Class:		
	BERMUDA INTERNATIO	MIAMI INTERNATIONA	AA	V		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 00186635208141		Date of Departure: 11/09			
	Passenger Name: SHABAROVA/IRINA					
	Document Type: PASSENGER TICKET					
	OPEN EXTENDED PAYMENT OPTION LB					

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
10/14/17	NEXION LLC AMERICAN AIRLINES From: N.Y. J F KENNEDY I To: BERMUDA INTERNATIO Carrier: AA, YY, YY, YY Class: O, 00, 00, 00 Ticket Number: 00186635208174 Passenger Name: KHABAROVA/IRINA Document Type: PASSENGER TICKET Date of Departure: 10/30	IRVING TX		$98.10
10/14/17	NEXION LLC JETBLUE From: FT MYERS SW FLORID To: N.Y. J F KENNEDY I Carrier: B6, YY, YY, YY Class: Z, 00, 00, 00 Ticket Number: 27986635208114 Passenger Name: SHAKAY/ALEXANDER Document Type: PASSENGER TICKET Date of Departure: 11/13 OPEN EXTENDED PAYMENT OPTION LB	IRVING TX		$230.20 ♦
10/14/17	MERCATO NOVELTY BURGER 0000 914-490-9610 Description FAST FOOD RESTAURAN OPEN EXTENDED PAYMENT OPTION LB	NEWARK NJ		$166.43 ♦
10/14/17	PRU CENTER LEGND CONCES 000000001 9737576940 Description REFER TO RECEIPT	NEWARK NJ		$17.50
10/14/17	PRU CENTER LEGNDS CLUBS 000000002 9737576940 Description REFER TO RECEIPT	NEWARK NJ		$63.00
10/14/17	PRU CENTER LEGNDS RESTAUR 000000005 9737576940 Description REFER TO RECEIPT	NEWARK NJ		$33.00
10/15/17	NEXION LLC JETBLUE From: FT MYERS SW FLORID To: N.Y. J F KENNEDY I Carrier: B6, YY, YY, YY Class: Z, 00, 00, 00 Ticket Number: 27986635209175 Passenger Name: KHABAROVA/IRINA Document Type: PASSENGER TICKET Date of Departure: 11/13 OPEN EXTENDED PAYMENT OPTION LB	IRVING TX		$230.20 ♦
10/15/17	NEXION LLC AMERICAN AIRLINES From: BERMUDA INTERNATIO To: MIAMI INTERNATIONA Carrier: AA, YY, YY, YY Class: V, 00, 00, 00 Ticket Number: 00186635209165 Passenger Name: KHABAROVA/IRINA Document Type: PASSENGER TICKET Date of Departure: 11/09 OPEN EXTENDED PAYMENT OPTION LB	IRVING TX		$640.96 ♦
10/16/17	Distilled New York 213-601-9514 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK NY		$139.45 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
10/16/17	ODEON RESTAURANT 212-233-0507 FOOD $69.68 TIP $12.80	NEW YORK	NY		$82.48

ALEXEY VENEDIKTOV
Card Ending 1154

				Foreign Spend	Amount
09/14/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: LONDON HEATHROW AP To: MOSCOW SHEREMETYEV / LONDON HEATHROW AP Carrier: SU / SU Class: N / T Ticket Number: 5552139781497 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		24.987,00 Russian Federation Ruble	$435.62 ♦
09/21/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: EKATERINBURG / MOSCOW SHEREMETYEV Carrier: SU / SU Class: Z / Z Ticket Number: 5552140000408 Passenger Name: VENEDIKTOV/ALEKSEY A OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		46.366,00 Russian Federation Ruble	$807.42 ♦
09/21/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: EKATERINBURG / MOSCOW SHEREMETYEV Carrier: SU / SU Class: Z / Z Ticket Number: 5552140000407 Passenger Name: VENEDIKTOVA/ELENA BO OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		46.366,00 Russian Federation Ruble	$807.42 ♦
09/22/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A / NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202274013 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		300,00 Russian Federation Ruble	$5.22
09/22/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO / MOSCOW SHEREMETYEV Carrier: SU / SU Class: D / D Ticket Number: 5552140032068 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		124.252,00 Russian Federation Ruble	$2,163.73 ♦
10/01/17	OTEL ONEGIN LODGING	EKATERINBURG		7.600,00 Russian Federation Ruble	$132.27
10/03/17	DAN HOTELS LODGING	TEL AVIV			$250.00
10/04/17	DAN HOTELS LODGING	TEL AVIV			$250.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
10/05/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5558202424960 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			300,00 Russian Federation Ruble	$5.20
10/05/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: LONDON GATWICK APT Carrier: SU Class: C NOT AVAILABLE MOSCOW SHEREMETYEV SU Z Ticket Number: 5552140484435 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			147.648,00 Russian Federation Ruble	$2,559.94
10/06/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5558202434108 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			300,00 Russian Federation Ruble	$5.20
10/06/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO Carrier: SU Class: D MOSCOW SHEREMETYEV SU D Ticket Number: 5552140512098 Passenger Name: VENEDIKTOVA/ELENA	MOSCOW			122.183,00 Russian Federation Ruble	$2,118.43
10/06/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5558202434203 Passenger Name: VENEDIKTOVA/ELENA	MOSCOW			300,00 Russian Federation Ruble	$5.20
10/06/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO Carrier: SU Class: Z MOSCOW SHEREMETYEV SU Z Ticket Number: 5552140512015 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW			59.623,00 Russian Federation Ruble	$1,033.75
10/08/17	-ALM DUTY FREE LTD MISC/SPECIALTY RETAIL	GIVATIIM				$85.00
10/15/17	ROYAL GARDEN HOTEL LODGING GOODS AND/OR SERVICES OPEN EXTENDED PAYMENT OPTION LB	LONDON		GB	736.75 Pounds Sterling	$982.82 ♦

YURY Y FEDUTINOV
Card Ending 1170

					Foreign Spend	Amount
09/29/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A Carrier: YY Class: 00 NOT AVAILABLE Ticket Number: 5558202353897 Passenger Name: FEDUTINOV/YURY	MOSCOW			300,00 Russian Federation Ruble	$5.22

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

			Foreign Spend	Amount
09/29/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: N.Y. J F KENNEDY I MOSCOW SHEREMETYEV Carrier: SU SU Class: T N Ticket Number: 5552140269376 Passenger Name: FEDUTINOV/YURY	MOSCOW	28.176,00 Russian Federation Ruble	$490.36

ILYA KURTOV
Card Ending 2194

				Foreign Spend	Amount
09/14/17	Mariposa Bar Grill RESTAURANT	SAN ROQUE	ES	77,35 European Union Euro	$92.74
09/15/17	RESTAURANTE KE PTO DEPORTIVO S 00000676973332	SAN ROQUE SOTO GRA	MA	71,50 European Union Euro	$85.72
09/15/17	HOTEL SOTOGRANDE S/N AUTOVIA A 7 00000956790219 OPEN EXTENDED PAYMENT OPTION LB	SAN ROQUE	MA	184,00 European Union Euro	$220.60 ♦
09/16/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202207250 Passenger Name: KURTOV/ILYA	MOSCOW		300,00 Russian Federation Ruble	$5.22
09/16/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MALAGA To: MOSCOW SHEREMETYEV NOT AVAILABLE Carrier: SU Class: D Ticket Number: 5552139833496 Passenger Name: KURTOV/ILYA OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		89.621,00 Russian Federation Ruble	$1,559.23 ♦
09/16/17	HOTEL SOTOGRANDE S/N AUTOVIA A 7 00000956790219	SAN ROQUE	MA	33,00 European Union Euro	$39.56
09/17/17	HOTEL SOTOGRANDE S/N AUTOVIA A 7 00000956790219	SAN ROQUE	MA	17,50 European Union Euro	$20.98
09/18/17	HOTEL SOTOGRANDE S/N AUTOVIA A 7 00000956790219 OPEN EXTENDED PAYMENT OPTION LB	SAN ROQUE	MA	1.684,80 European Union Euro	$2,016.87 ♦
09/18/17	SELECT SERVICE PARTNER T3 RESTAURANT	MALAGA	MA	43,45 European Union Euro	$52.09

Fees

			Amount
10/17/17	ILYA KURTOV	ANNUAL MEMBERSHIP FEE	$300.00
Total Fees for this Period			**$300.00**

Continued on reverse

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$3,900.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective November 1, 2017	
Additional Terms	We are changing the language concerning fraudulent earning or use of points to make clear that we may act if we suspect abuse, misuse or gaming activity, and we are adding that we may: Temporarily suspend your ability to redeem points Temporarily suspend your ability to earn points

ID 12506

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Additional Terms

Effective November 1, 2017, in the *Additional Terms* section of the Terms & Conditions, the first paragraph will be replaced with the following:

> If we in our sole discretion determine that you have engaged in abuse, misuse or gaming in connection with earning or using points or that you may attempt to do so, we may:
>
> Take away any points in your program account
> Temporarily suspend your ability to redeem points
> Temporarily suspend your ability to earn points
> Cancel your program account
> Cancel any of your American Express Cards

Business Platinum Card®

OPEN℠

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective immediately	
Using the card	Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties. Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 10/17/17

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

Business Platinum Card®
NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 09/15/17 Next Closing Date 10/17/17

OPEN SM

Account Ending 1006

New Balance	**$16,659.43**
Minimum Payment Due	**$1,201.21**
Payment Due Date	**10/11/17 ‡**

‡ **Late Payment Warning:** Your Payment Due Date is 10/11/17. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to $38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	$39,805

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

See page 2 for important information about your account.

See Page 9 for Important information regarding benefits underwritten by AMEX Assurance Company.

Membership Rewards® Points

Available and Pending as of 08/31/17

619,284

For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Pay In Full Portion

Previous Balance		$1,173.21
Payments/Credits		-$1,173.21
New Charges		+$1,045.21
Fees		+$0.00
New Balance	=	$1,045.21

Pay Over Time Portion

Previous Balance		$24,417.96
Payments/Credits		-$24,417.96
New Charges		+$15,614.22
Fees		+$0.00
Interest Charged		+$0.00
New Balance	=	$15,614.22
Minimum Due		$156.00

Account Total

Previous Balance	**$25,591.17**
Payments/Credits	-$25,591.17
New Charges	+$16,659.43
Fees	+$0.00
Interest Charged	+$0.00
New Balance	**$16,659.43**
Minimum Payment Due	**$1,201.21**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-8468

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1006
Enter 15 digit account # on all payments.
Make check payable to American Express.

VLADIMIR A GUSINSKI
NEW MEDIA HOLDING CO
93 PORCHUCK RD
GREENWICH CT 06831-2919

Payment Due Date
10/11/17

New Balance
$16,659.43

Minimum Payment Due
$1,201.21

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

$_____.____
Amount Enclosed

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

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

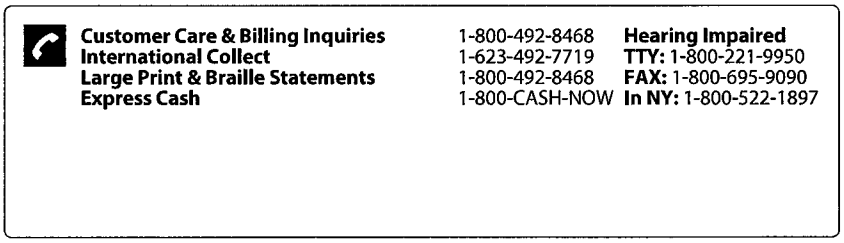
How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method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

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

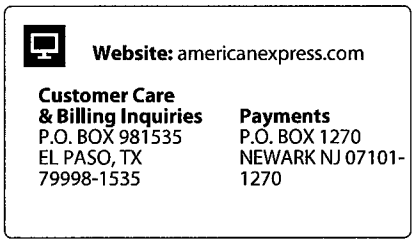
Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more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

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

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



Customer Care & Billing Inquiries	1-800-492-8468	**Hearing Impaired**	
International Collect	1-623-492-7719	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-492-8468	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	



Website: americanexpress.com

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

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, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-$1,173.21	-$24,417.96	-$25,591.17
Credits	$0.00	$0.00	$0.00
Total Payments and Credits	**-$1,173.21**	**-$24,417.96**	**-$25,591.17**

Detail

*Indicates posting date

Payments			Amount
09/08/17*	VLADIMIR A GUSINSKI	ONLINE PAYMENT - THANK YOU	-$25,591.17

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
YARON KUPFER 2038	$128.79	$129.16	$257.95
CHRISTOPHER RENAUD 2053	$97.54	$131.22	$228.76
DANIEL DUSHANSKY 1071	$92.89	$360.00	$452.89
ALEXANDER BEREZIN 2103	$25.00	$3,438.32	$3,463.32
A STEPANYANTS 1113	$0.00	$162.44	$162.44
SERGEY SHESTAKOV 1121	$359.12	$5,964.38	$6,323.50
ALEXEY VENEDIKTOV 1154	$5.14	$2,240.03	$2,245.17
ZAMANI LAZUTIN 1162	$0.00	$777.91	$777.91
YURY Y FEDUTINOV 1170	$0.00	$583.90	$583.90
ILYA KURTOV 2194	$336.73	$1,826.86	$2,163.59
Total New Charges	**$1,045.21**	**$15,614.22**	**$16,659.43**

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

YARON KUPFER
Card Ending 2038

				Foreign Spend	Amount
08/20/17	GETT MISC TRANSPORTATION	TEL AVIV-JAF		52.56 Israeli Shekels	$14.54
08/22/17	PAYPAL*SIMPLY DOCS 4029357733	35314369001	GB	42.00 Pounds Sterling	$54.10
08/27/17	GETT MISC TRANSPORTATION	TEL AVIV-JAF		26.20 Israeli Shekels	$7.31
08/28/17	INTERFAX SUBSCRIPTIONS	NATANYA		23.40 Israeli Shekels	$6.54
09/03/17	I DIGITAL STORE LTD ELECTRONICS STORE	tel aviv		129.00 Israeli Shekels	$36.21
09/05/17	ESHEL HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	natanya		460.00 Israeli Shekels	$129.16 ♦
09/11/17	DROPBOX*BM2ZL26RJ5XJ DROPBOX*BM2ZL26 4159867057	SAN FRANCISCO	CA		$10.09

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
CHRISTOPHER RENAUD Card Ending 2053					
08/18/17	SUNOCO 0363240303 0363240303 GAS STATION	LEWISTON	NY		$34.13
08/18/17	THE UPS STORE BUSINESS SERVICE OPEN EXTENDED PAYMENT OPTION LB	LEWISTON	NY		$131.22 ♦
09/14/17	THE UPS STORE BUSINESS SERVICE	LEWISTON	NY		$63.41
DANIEL DUSHANSKY Card Ending 1071					
09/08/17	DERBI BAR RESTAURANT	TEL AVIV - Y		60.00 Israeli Shekels	$17.14
09/09/17	YAMIT HOTEL LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$360.00 ♦
09/13/17	DROPBOX*CCY1TPL2F26N DROPBOX*CCY1TPL 4159867057	SAN FRANCISCO	CA		$75.75
ALEXANDER BEREZIN Card Ending 2103					
08/28/17	AT&T DATA W2GO 800-331-0500 Description TELEPHONE SERVICE/E	ALPHARETTA	GA		$25.00
09/09/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: To: Carrier: Class: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV SU I TEL AVIV BEN GURIO SU Z Ticket Number: 5552139598873 Passenger Name: BEREZIN/ALEKSANDR OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		91.851,00 Russian Federation Ruble	$1,611.10 ♦
09/12/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: To: Carrier: Class: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV SU Z TEL AVIV BEN GURIO SU Z Ticket Number: 5552139676534 Passenger Name: BEREZIN/ALEKSANDR OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		77.652,00 Russian Federation Ruble	$1,352.22 ♦
09/12/17	ROYAL BEACH HOTEL TEL AVI LODGING OPEN EXTENDED PAYMENT OPTION LB	tel aviv			$475.00 ♦
A STEPANYANTS Card Ending 1113					
09/14/17	RENFE WEB PASSENGER RAILWAY OPEN EXTENDED PAYMENT OPTION LB	MADRID	ES	135,40 European Union Euro	$162.44 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
SERGEY SHESTAKOV Card Ending 1121					
08/18/17	TM -NEW JERSEY DEVILS COMMERCIAL SPORTS TICKETS 20170818 OPEN EXTENDED PAYMENT OPTION LB	AMHERST	MA		$2,143.41 ♦
08/18/17	CITY WINERY - NEW YORK 212-608-0555 OPEN EXTENDED PAYMENT OPTION LB	888-794-7359	NY		$200.00 ♦
08/21/17	Taylor Rental Centers 860-489-7275 OPEN EXTENDED PAYMENT OPTION LB	TORRINGTON	CT		$3,142.86 ♦
08/24/17	MACAO TRADING CO 650000003820415 2124318642 TIP $22.00 OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$129.91 ♦
08/27/17	HAIGHT BROWN VINEYARD HAIGHT BROWN VI BAR/NIGHTCLUB	LITCHFIELD	CT		$47.53
08/30/17	DAHLIA'S RESTAURANT TRIBE 546980412131 SUPPORT@ANOVIAPAYMENTS.CO OPEN EXTENDED PAYMENT OPTION LB	NEW YORK	NY		$348.20 ♦
09/07/17	PAYPAL *NICHOLASGAZ 402-935-7733 Description PROFESSIONAL SERVIC	4029357733	NJ		$283.28
09/07/17	JACQUES TORRES CHOCOLA 000000001 2124142462 Description REFER TO RECEIPT	NEW YORK	NY		$28.31
ALEXEY VENEDIKTOV Card Ending 1154					
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: TEL AVIV BEN GURIO MOSCOW SHEREMETYEV Carrier: SU, SU Class: Z, D Ticket Number: 5552139222411 Passenger Name: VENEDIKTOV/ALEXEY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		92.902,00 Russian Federation Ruble	$1,592.12 ♦
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202004190 Passenger Name: VENEDIKTOV/ALEXEY	MOSCOW		300,00 Russian Federation Ruble	$5.14
09/09/17	DAN HOTELS LODGING OPEN EXTENDED PAYMENT OPTION LB	TEL AVIV			$250.00 ♦
09/15/17	HELVETIA LODGING OPEN EXTENDED PAYMENT OPTION LB	SANKT-PETERBURG		22.850,00 Russian Federation Ruble	$397.91 ♦

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
ZAMANI LAZUTIN Card Ending 1162					
08/19/17	MON COMPANY NIKKIE RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	GUADIARO	ES	269,00 European Union Euro	$316.77 ♦
09/14/17	ILLUNBE RESTAURANT OPEN EXTENDED PAYMENT OPTION LB	ALCOBENDAS	MA	384,38 European Union Euro	$461.14 ♦
YURY Y FEDUTINOV Card Ending 1170					
08/26/17	ALASKA AIRLINES ALASKA AIRLINES INC. From: PORTLAND / To: N.Y. NEWARK INTL A / Carrier: AS / Class: R N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 02721498116072 Passenger Name: FEDUTINOV, YURY Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	AlaskaAir.COM	WA		$144.20 ♦
08/27/17	AEROFLOT RUSSIAN AIRLINES AEROFLOT PRODUCTION CUSTO From: N.Y. J F KENNEDY I / To: MOSCOW SHEREMETYEV / Carrier: SU / Class: T N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 5552139194434 Date of Departure: 09/21 Passenger Name: FEDUTINOV/YURY Document Type: PASSENGER TICKET OPEN EXTENDED PAYMENT OPTION LB	DANSVILLE	NY		$439.70 ♦
ILYA KURTOV Card Ending 2194					
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A / To: N/A / Carrier: YY / Class: 00 NOT AVAILABLE Ticket Number: 5558202005721 Passenger Name: KURTOV/ILYA	MOSCOW		348,00 Russian Federation Ruble	$5.96
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A / To: N/A / Carrier: YY / Class: 00 NOT AVAILABLE Ticket Number: 5558202006111 Passenger Name: KLENOVA/SVETLANA	MOSCOW		279,00 Russian Federation Ruble	$4.78
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV / To: MALAGA / Carrier: SU / Class: Q MOSCOW SHEREMETYEV / SU / Q Ticket Number: 5552139228408 Passenger Name: KAMORIN/ANDREY OPEN EXTENDED PAYMENT OPTION LB	MOSCOW		32.753,00 Russian Federation Ruble	$561.31 ♦

Continued on next page

Detail Continued

♦ - denotes Pay Over Time activity

					Foreign Spend	Amount
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: MALAGA MOSCOW SHEREMETYEV Carrier: SU SU Class: Q Q Ticket Number: 5552139228407 Passenger Name: KLENOVA/SVETLANA OPEN EXTENDED PAYMENT OPTION LB	MOSCOW			32.753,00 Russian Federation Ruble	$561.31 ♦
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202005722 Passenger Name: KURTOV/ILYA	MOSCOW			300,00 Russian Federation Ruble	$5.14
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202006112 Passenger Name: KLENOVA/SVETLANA	MOSCOW			300,00 Russian Federation Ruble	$5.14
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: MALAGA MOSCOW SHEREMETYEV Carrier: SU SU Class: Q Q Ticket Number: 5552139226765 Passenger Name: KURTOV/ILYA OPEN EXTENDED PAYMENT OPTION LB	MOSCOW			41.093,00 Russian Federation Ruble	$704.24 ♦
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202006113 Passenger Name: KAMORIN/ANDREY	MOSCOW			279,00 Russian Federation Ruble	$4.78
08/28/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202006114 Passenger Name: KAMORIN/ANDREY	MOSCOW			300,00 Russian Federation Ruble	$5.14
09/03/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: 00 Ticket Number: 5558202060800 Passenger Name: KURTOV/ILYA	MOSCOW			300,00 Russian Federation Ruble	$5.24
09/03/17	AEROFLOT AEROFLOT RUSSIAN AIRLINES From: MOSCOW SHEREMETYEV To: ST PETERSBURGPULKO MOSCOW SHEREMETYEV Carrier: SU SU Class: U T Ticket Number: 5552139395779 Passenger Name: KURTOV/ILYA	MOSCOW			17.208,00 Russian Federation Ruble	$300.55

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

Interest Charged

	Amount
Total Interest Charged for this Period	**$0.00**

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$3,600.00
Total Interest in 2017	$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.24% (v)	$0.00	$0.00
Total			**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Notice of Update to an Additional Benefit of Your Card

As described below, we made an update to your Baggage Insurance Plan*+ Card benefit. This benefit is provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions about these changes, please call 1-800-645-9700.

Baggage Insurance Plan

Effective immediately, the coverage amount for High Risk Items under the Baggage Insurance Plan has been increased from $250 to $1,000. High-risk items can include computers, jewelry and furs. Please see policy for full details.

* Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000107. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND.

+ Baggage Insurance Plan updates do not apply to residents of Indiana, Puerto Rico, Guam and Northern Mariana Islands.

ID12504

OPEN Savings® Summary

NEW MEDIA HOLDING CO
VLADIMIR A GUSINSKI
Closing Date 09/15/17

Account Ending 1006

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

DOCKET NO. FST CV 20 6046116 S	:	SUPERIOR COURT
	:	
AMERICAN EXPRESS NATIONAL BANK Plaintiff,	:	JUDICIAL DISTRICT OF
	:	STAMFORD
v.	:	
	:	
VLADIMIR GUSINSKI AKA VLADIMIR A. GUSINSKI, Defendant	:	DECEMBER 18, 2020

CERTIFICATION

This is to certify that a copy of the Affidavit of Plaintiff and attached exhibits has been sent this date electronically pursuant to Practice Book section 10-13 to:

The Maddox Law Firm, LLC
maddoxteam@mmaddoxlaw.com

AMERICAN EXPRESS NATIONAL BANK,
By its Attorneys,

Bernadette Antaki Michaud, Juris 431398
James Trudell, Juris 429527
Zwicker & Associates, P.C.
A Law Firm Engaged in Debt Collection
1699 King Street, Suite 207
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(860) 623-1122

Date: 12/18/20