

Fill in this information to identify the case:

Debtor 1 Fox Ortega Enterprises, Inc.

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California



Case number 16-40050

FILED

OP

7:16 PM -3 AM 10:27

U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO, CA

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>James R. Miller</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>James R. Miller</u> Name <u>28855 King Arthur Court</u> Number Street <u>Rancho Palos Verdes CA 90275</u> City State ZIP Code Contact phone <u>310-541-7304</u> Contact email <u>jmillercaa@cox.net</u> Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on ____ / ____ / ____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 3,109.38 Does this amount include interest or other charges?
☒ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.

Goods Sold, paid by credit card

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____

Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ _____

Annual Interest Rate (when case was filed) _____ %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☐ No

☒ Yes. Check all that apply:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ _____

☒ Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ 2,775.00

☐ Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ _____

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

\$ _____

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01/23/2016

MM / DD / YYYY

Signature

JAMES R. MILLER

Print the name of the person who is completing and signing this claim:

Name

James

Robert

Miller

First name

Middle name

Last name

Title

creditor

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

28855 King Arthur Court

Number Street

Rancho Palos Verdes

CA

90275

City

State

ZIP Code

Contact phone

310-541-7304

Email

jmillerca@cox.net

JAMES MILLER, Creditor
Fox Ortega Enterprises, Inc., dba Premier Cru, Debtor
US Bankruptcy Court (Northern District of California) Case No.: 16-40050WIL7

Summary of Debts
Wine Futures Paid but not Delivered

9.00%
8.75%

Purchase Order	Order Date	Wine	Qty	Price/Bottle	Extended	Taxes	Order Total	Delivered	Not Delivered	Paid to	Payment Method
SO-0000380619	4/27/12	2010 Chateaufort Cuvée Imperiale, R. Usseglio, 750 ml	8	\$ 79.99	\$ 639.92	\$ 55.99	\$ 695.91	\$ 695.91			
		2010 Chateaufort Cuvée Reine des Bois, Mordere, 750 ml	8	\$ 75.00	\$ 600.00	\$ 52.50	\$ 652.50		\$ 652.50		
		2010 Chateaufort Cuvée Chaupin, Janasse, 750 ml	8	\$ 89.99	\$ 719.92	\$ 62.99	\$ 782.91		\$ 782.91		
		2010 Chateaufort du Pape V.V., Grand Veneur, 750 ml	8	\$ 79.99	\$ 639.92	\$ 55.99	\$ 695.91	\$ 695.91			
								<u>\$1,391.83</u>	<u>\$ 1,435.41</u>	<u>\$ 2,827.24</u>	American Express CC
SO-0000456732	9/30/14	2012 Chateaufort Cuvée V.V., Janasse, 750 ml	6	\$ 59.99	\$ 359.94	\$ 31.49	\$ 391.43		\$ 392.33		
								<u>\$ 392.33</u>	<u>\$ 392.33</u>		American Express CC
SO-0000456789	10/1/14	2010 Chateaufort du Pape, Vieux Donjon, 750 ml	3	\$ 59.99	\$ 179.97	\$ 16.20	\$ 196.17		\$ 196.17		
								<u>\$ 196.17</u>	<u>\$ 196.17</u>		American Express CC
SO-0000467526	1/22/15	2010 Brunello di Montalcino, Eredi Fuligni, 750 ml	4	\$ 59.99	\$ 239.96	\$ 21.60	\$ 261.56		\$ 261.56		
		2010 Brunello di Montalcino Pianrosso, Piccolomini, 750 ml	4	\$ 59.99	\$ 239.96	\$ 21.60	\$ 261.56		\$ 261.56		
		2010 Brunello di Montalcino Tenuta Nuova, di Neri, 750 ml	4	\$ 79.99	\$ 319.96	\$ 28.80	\$ 348.76		\$ 348.76		
		2010 Brunello di Montalcino, Argiano, 750 ml	4	\$ 48.99	\$ 195.96	\$ 17.64	\$ 213.60		\$ 213.60		
								<u>\$ 1,085.47</u>	<u>\$ 1,085.47</u>		Barclaycard CC

GRAND TOTALS \$1,391.83 **\$ 3,109.38** \$4,501.21

X.

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ORDER DETAILS

Order No.: SO-0000380619

Order Date.: Apr 27, 2012

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2010 Chateauneuf Cuvee Imperiale, R. Usseglio, 750 ml	8	0	8	8	\$79.99	\$639.92
2010 Chateauneuf Cuvee Reine des Bois, Mordoree, 750 ml	8	0	8	0	\$75.00	\$600.00
2010 Chateauneuf Cuvee Chaupin, Janasse, 750 ml	8	0	8	0	\$89.99	\$719.92
2010 Chateauneuf du Pape V.V., Grand Veneur, 750 ml	8	0	8	0	\$79.99	\$639.92

Subtotal: \$2,599.76

Tax: \$227.48

Total: \$2,827.24

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2010 Chateauneuf Cuvee Imperiale, R. Usseglio, 750 ml	8	0	8
2010 Chateauneuf Cuvee Reine des Bois, Mordoree, 750 ml	8	0	8
2010 Chateauneuf Cuvee Chaupin, Janasse, 750 ml	8	0	8
2010 Chateauneuf du Pape V.V., Grand Veneur, 750 ml	8	0	8

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ORDER DETAILS

Order No.: SO-0000456732

Order Date.: Sep 30, 2014

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2012 Chateauneuf Cuvee V.V., Janasse, 750 ml	6	0	6	0	\$59.99	\$359.94

Subtotal: \$359.94

Tax: \$32.39

Total: \$392.33

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2012 Chateauneuf Cuvee V.V., Janasse, 750 ml	6	0	6

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ORDER DETAILS

Order No.: SO-0000456789

Order Date.: Oct 1, 2014

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2010 Chateauneuf du Pape, Vieux Donjon, 750 ml	3	0	3	0	\$59.99	\$179.97
Subtotal:						\$179.97
Tax:						\$16.20
Total:						\$196.17

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2010 Chateauneuf du Pape, Vieux Donjon, 750 ml	3	0	3

Company Info

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

Personalization Summary

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

Order Info

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

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Customer Info

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

Company Info

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

Personalization Summary

2010 Chateauneuf du Pape, Vieux Donjon, 750 ml

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ORDER DETAILS

Order No.: SO-0000467526

Order Date.: Jan 22, 2015

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2010 Brunello di Montalcino, Eredi Fuligni, 750 ml	4	0	4	0	\$59.99	\$239.96
2010 Brunello di Montalcino Pianrosso, Piccolomini, 750 ml	4	0	4	0	\$59.99	\$239.96
2010 Brunello di Montalcino Tenuta Nuova, di Neri, 750 ml	4	0	4	0	\$79.99	\$319.96
2010 Brunello di Montalcino, Argiano, 750 ml	4	0	4	0	\$48.99	\$195.96
Subtotal:						\$995.84
Tax:						\$89.63
Total:						\$1,085.47

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2010 Brunello di Montalcino, Eredi Fuligni, 750 ml	4	0	4
2010 Brunello di Montalcino Pianrosso, Piccolomini, 750 ml	4	0	4
2010 Brunello di Montalcino Tenuta Nuova, di Neri, 750 ml	4	0	4
2010 Brunello di Montalcino, Argiano, 750 ml	4	0	4

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30 Day Return Policy
No Hassle

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**American Express® Platinum Cash Rebate**JAMES R MILLER
Closing Date 05/17/12

p. 1/14

Account Ending 8-54006

New Balance \$12,714.23
Minimum Payment Due \$254.00
Payment Due Date 06/11/12

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

Get cash back virtually everywhere you use the Card.

Account Summary

Previous Balance	\$6,787.90
Payments/Credits	-\$6,787.90
New Charges	+\$12,714.23
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance \$12,714.23
Minimum Payment Due \$254.00

Credit Limit	\$38,000.00
Available Credit	\$25,285.77
Cash Advance Limit	\$3,700.00
Available Cash	\$3,700.00

Days in Billing Period: 31

See page 2 for important information about your account.



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Customer Care 1-800-964-8542
Pay by Phone 1-800-472-9297

See page 2 for additional information.

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



Payment Coupon
 Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
 1-800-472-9297

Account Ending 8-54006

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



JAMES R MILLER
 28855 KING ARTHUR CT
 RCH PALOS VRD CA 90275-7210

Payment Due Date
06/11/12

New Balance
\$12,714.23

Minimum Payment Due
\$254.00



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



AMERICAN EXPRESS
 BOX 0001
 LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

0000349991195657820 001271423000025400 13 H

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 deposit or other asset 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 on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it.

We will charge a fee of 2.7% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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

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



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 1-336-393-1111
 1-800-964-8542
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FAX: 1-800-695-9090
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**American Express® Platinum Cash Rebate**

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JAMES R MILLER
Closing Date 05/17/12

Account Ending 8-54006

Payments and Credits**Summary**

	Total
Payments	-\$6,787.90
Credits	\$0.00
Total Payments and Credits	-\$6,787.90

Detail *Indicates posting date

Payments	Amount
05/10/12* JAMES R MILLER ELECTRONIC PAYMENT RECEIVED-THANK	-\$6,787.90

New Charges**Summary**

	Total
JAMES R MILLER 8-54006	\$10,286.78
CYNTHIA R. MILLER 8-54022	\$2,427.45
Total New Charges	\$12,714.23

Detail**JAMES R MILLER**
Card Ending 8-54006

	Amount
04/16/12 THE MAIL SHOP ETC ROLLING HILLS CA 310-377-6245 Description THE MAIL SHOP	\$10.00
04/17/12 RALPHS #0720 0000007PLS VRDS EST CA 3108844272 Description Price GROCERY STORES \$5.59	\$5.59
04/17/12 RALPHS #0720 0000007PLS VRDS EST CA 3108844272 Description Price GROCERY STORES \$4.47	\$4.47
04/17/12 AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	\$42.63
04/18/12 HUDSON NEWS CARSON CA BOOK STORE	\$7.60
04/18/12 CHICAGO FROM THE LAKCHICAGO IL TRAVEL AGENCY	\$62.00
04/19/12 B & G OYSTERS BOSTON MA 6174230550	\$71.92
04/19/12 MR CREPE 88430082468SOMERVILLE MA RESTAURANT	\$16.83
04/19/12 THE CHARLES HOTEL 00CAMBRIDGE MA LODGING FOOD/BEVERAGE \$166.92 TIP \$30.00	\$196.92

Continued on reverse

Detail Continued

					Amount
04/19/12	A CAMBRIDGE HOUSE B&CAMBRIDGE 6174916300 Description LODGING	MA	Price \$432.62		\$432.62
04/19/12	ISABELLA STEWART G 5BOSTON 6172785110 Description GIFT, NOVELTY STORE	MA	Price \$14.00		\$14.00
04/20/12	SORELLINA 1 SORELLINBOSTON 1 HUNTINGTON AVE BOSTON, FOOD/BEVERAGE TIP	MA	\$205.44 \$40.00		\$245.44
04/21/12	HERTZ CAR RENTAL BOSTON Location Rental: BOSTON MA Return: BOSTON MA Agreement Number: 526172916 Renter Name: MILLER /JAMES	MA	Date 12/04/19 12/04/21		\$197.42
04/21/12	KIKIS BISTRO CHICAGO 3123355454 FOOD/BEVERAGE TIP	IL	\$121.60 \$24.00		\$145.60
04/21/12	ERMENEGILDO ZEGNA 00CHICAGO MEN'S CLOTHING Description APPAREL/ACCESS	IL			\$755.56
04/21/12	POLO RALPH LAUREN-RLCHICAGO FAMILY CLOTHING Description FOOD/BEVERAGE	IL			\$87.65
04/21/12	COSI - AMERICAN MA 5E. BOSTON 6175690540 FOOD/BEVERAGE	MA	\$17.60		\$17.60
04/21/12	EXPRESS#0480 0000048CHICAGO WOMEN'S CLOTHING	IL			\$256.84
04/21/12	ALDO US #2133 CHICAGO SALE/PURCHASE	IL			\$74.43
04/22/12	SHAWS CHICAGO CHICAGO RESTAURANT FOOD/BEVERAGE TIP	IL	\$47.87 \$9.00		\$56.87
04/22/12	ROSEBUD ON RUSH CHICAGO RESTAURANT FOOD/BEVERAGE TIP	IL	\$81.12 \$15.00		\$96.12
04/22/12	WALGREENS #211 00000CHICAGO 8002892273 Description REFER TO RECEIPT	IL			\$7.98
04/22/12	STARBUCKS CORP089722CHICAGO 800-7827282	IL			\$14.29
04/22/12	PIPERS ALLEY PIPERS CHICAGO PARKING LOT & GARAGE	IL			\$26.00

Continued on next page

**American Express® Platinum Cash Rebate**

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JAMES R MILLER
Closing Date 05/17/12

Account Ending 8-54006

Detail Continued

					Amount
04/23/12	LET'S TAILGATE 0096 EVANSTON IL				\$122.04
	HOBBY, TOY & GAME				
	Description				
	RETAIL				
04/23/12	NWUNIV-EVANSTON-BOOKEVANSTON IL				\$106.43
	9089912629				
	Description				
	Merchandise				
04/23/12	O'BRIEN RESTAURANT AMF OHARE IL				\$31.64
	RESTAURANT				
	FOOD/BEVERAGE	\$31.64			
04/23/12	QUICKEN BACKUP HERNDON VA				\$149.95
	800-811-8766				
	Description				
	DIRECT MARKET				
04/23/12	HERTZ CAR RENTAL CHICAGO IL				\$139.09
	Location		Date		
	Rental: CHICAGO IL		12/04/21		
	Return: CHICAGO IL		12/04/23		
	Agreement Number: 527468616				
	Renter Name: MILLER /JAMES				
04/23/12	NU STARBUCKS 085591EVANSTON IL				\$5.00
	8474676113				
	FOOD/BEVERAGE	\$5.00			
04/24/12	RUBIO'S ROLLING HILLROLLING HILLS ESTA CA				\$24.44
	8185484214				
04/24/12	HYATT HOTELS PARK HYCHICAGO IL				\$1,028.64
	Arrival Date	Departure Date			
	04/21/12	04/23/12			
	00000000				
	LODGING				
04/25/12	AMY'S HALLMARK #437 REDONDO BEACH CA				\$4.88
	310-371-5568				
	Description				
	GIFT ITEMS				
04/25/12	NORDSTROM 342 0342 REDONDO BEACH CA				\$324.08
	DEPARTMENT STORE				
	Description				
	HANDBAGS				
04/25/12	RALPHS #0720 0000007PLS VRDS EST CA				\$42.98
	3108844272				
	Description	Price			
	GROCERY STORES	\$42.98			
04/25/12	FRASCATI RISTORANTE ROLLING HILLS ESTA CA				\$213.35
	3105418800				
	TIP	\$35.00			
04/27/12	NU UG TUITION DEPOSIEVANSTON IL				\$400.00
	847-491-7271				
	Description				
	TUITION/FEES				

Continued on reverse

Detail Continued

					Amount
04/27/12	NU UG HOUSING DEPOSIEVANSTON	IL			\$200.00
	847-491-7564				
	Description				
	TUITION/FEES				
04/27/12	PREMIER CRU 510-655-6691	CA			\$2,827.24
	5106449463				
04/27/12	REGAL CINEMAS THE AVRLNG HLS EST	CA			\$34.50
	877-835-5734				
04/27/12	RALPHS #0720 0000007PLS VRDS EST	CA			\$22.30
	3108844272				
	Description	Price			
	GROCERY STORES	\$22.30			
04/28/12	VINTNERS CRU LLC 020NAPA	CA			\$540.14
	707-290-9945				
	Description				
	SPECIALTY RETA				
04/28/12	NORTON SIMON MUSEUM PASADENA	CA			\$20.00
	CHARITABLE ORG				
04/28/12	LAZ PARKING 670600T PASADENA	CA			\$7.00
	626-440-2000				
	Description				
	LAZ PARKING 67				
04/28/12	CAFE SANTORINI PASADENA	CA			\$82.49
	RESTAURANT				
04/29/12	TRADER JOE'S #233 QRANCHO PALOS	CA			\$49.21
	626-599-3700				
	Description				
	GROCERIES/SUND				
04/29/12	NEW YORK TIMES NEW YORK	NY			\$33.93
	1-800-698-4637				
	Description				
	FOR BILLING QUESTIO				
	ACCT: 886631266 B				
04/30/12	CHEVRON MEBTAHI STATHARBOR CITY	CA			\$40.46
	3103258245				
	Description	Price			
	FUEL/MISCELLANEOUS	\$40.46			
	001 UNL REG				
04/30/12	PLATEPASS HERTZ TOLL877-590-9711				\$13.35
	11364325 85260				
	OTHER TRANSPORTATION				
04/30/12	ASA*AMER SOC OF ANES847-825-5586	IL			\$310.00
	ANNUAL MTG				
05/02/12	RALPHS #0728 0000007TORRANCE	CA			\$15.37
	3108844272				
	Description	Price			
	GROCERY STORES	\$15.37			
05/02/12	VONS Store 3517TORRANCE	CA			\$36.74
	GROCERY STORE				
05/02/12	PAVILIONS STORE 2233RANCHO PALOS	CA			\$5.98
	GROCERY STORE				

Continued on next page

**American Express® Platinum Cash Rebate**

p. 7/14

JAMES R MILLER
Closing Date 05/17/12

Account Ending 8-54006

Detail Continued

				Amount
05/03/12	RALPHS #0728 0000007TORRANCE CA			\$18.58
	3108844272			
	Description	Price		
	GROCERY STORES	\$18.58		
05/05/12	PICCOLO RISTORANTE VENICE CA			\$247.57
	310-314-3222			
	Description			
	FOOD/BEVERAGE			
05/09/12	PRINCESS RESERVATIONSANTA CLARITA CA			\$59.00
	Ticket No: 4G2CHG			
05/10/12	FTD*PALOS VERDES FLOROLLING HILLS ESTA CA			\$97.82
	310/541-9994			
05/11/12	UNION 76 10103513 LONG BEACH CA			\$44.71
	UNION 76			
05/12/12	RALPHS #0720 00000073108844272			\$29.12
	3108844272			
	GROCERY STORES			
05/12/12	RALPHS #0720 0000007PLS VRDS EST CA			\$10.00
	3108844272			
	Description	Price		
	GROCERY STORES	\$10.00		
05/12/12	TRADER JOE'S #233 Q-RANCHO PALOS CA			\$92.37
	626-599-3700			
	Description			
	GROCERIES/SUND			
05/15/12	RALPHS #0720 0000007PLS VRDS EST CA			\$10.00
	3108844272			
	Description	Price		
	GROCERY STORES	\$10.00		

**CYNTHIA R. MILLER**
Card Ending 8-54022

				Amount
04/16/12	Herbalife (2021.01) Torrance CA			\$5.71
	(562)809-2707			
	Description			
	REFER TO INVOICE			
04/18/12	CHEVRON CSI-093777/1REDONDO BEACH CA			\$65.09
	3107911417			
	Description	Price		
	FUEL/MISCELLANEOUS	\$65.09		
	002 UNL PLS			
04/19/12	UNIQ SKIN CARE 0055 ENCINO CA			\$44.33
	818-386-0578			
	Description			
	COSMETIC STORE			
04/19/12	CVS 9607 09607 PALOS VERDES PENIN CA			\$7.38
	DRUG STORE/PHARMACY			

Continued on reverse

Detail Continued

				Amount
04/19/12	Herbalife (2021.01) Torrance (562)809-2707 Description REFER TO INVOICE	CA		\$7.40
04/20/12	Herbalife (2021.01) Torrance (562)809-2707 Description REFER TO INVOICE	CA		\$5.71
04/21/12	RALPHS #0720 0000007PLS VRDS EST 3108844272 Description GROCERY STORES	CA	Price \$4.36	\$4.36
04/21/12	RALPHS #0720 0000007PLS VRDS EST 3108844272 Description GROCERY STORES	CA	Price \$20.97	\$20.97
04/22/12	CHEVRON CSI-093777/1REDONDO BEACH 3107911417 Description FUEL/MISCELLANEOUS 002 UNL PLS	CA	Price \$36.81	\$36.81
04/23/12	Herbalife (2021.01) Torrance (562)809-2707 Description REFER TO INVOICE	CA		\$5.87
04/23/12	BRISTOL FARMS #01 1 ROLLING HILLS 310-233-4700 Description GROCERIES/SUND	CA		\$1.99
04/23/12	ADERANS HAIR GOODS ICHATSWORTH 818-908-3100 Description NON-DURABLE GO	CA		\$6.31
04/23/12	ADERANS HAIR GOODS ICHATSWORTH 818-908-3100 Description NON-DURABLE GO	CA		\$239.70
04/24/12	Herbalife (2021.01) Torrance (562)809-2707 Description REFER TO INVOICE	CA		\$5.22
04/26/12	Herbalife (2021.01) Torrance (562)809-2707 Description REFER TO INVOICE	CA		\$7.31
04/27/12	NETFLIX NONE LOS GATOS NONE	CA		\$7.99
04/27/12	Herbalife (2021.01) Torrance (562)809-2707 Description REFER TO INVOICE	CA		\$5.35

Continued on next page

**American Express® Platinum Cash Rebate**

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JAMES R MILLER
Closing Date 05/17/12

Account Ending 8-54006

Detail Continued

				Amount
04/28/12	TRADER JOE'S #233 QRANCHO PALOS CA			\$122.24
	626-599-3700			
	Description			
	GROCERIES/SUND			
05/01/12	24 HOUR FITNESS USA 800-432-6348 CA			\$7.00
	GYM MEMBERSHIP			
05/01/12	SEA EMPRESS SEAFOOD 310-538-6868			\$16.00
	USFC90247			
05/02/12	CHEVRON RSRJ ENERGY TORRANCE CA			\$63.10
	3103263533			
	Description	Price		
	FUEL/MISCELLANEOUS	\$63.10		
	002 UNL PLS			
05/02/12	RALPHS #0728 0000007TORRANCE CA			\$9.30
	3108844272			
	Description	Price		
	GROCERY STORES	\$9.30		
05/05/12	MORGANS JEWELERS INCROLLING HILLS ES CA			\$30.00
	310-541-2052			
05/06/12	Terranea Resort (F&BRancho Palos CA			\$37.47
	(310)265-2800			
05/07/12	Herbalife (2021.01) Torrance CA			\$4.70
	(562)809-2707			
	Description			
	REFER TO INVOICE			
05/09/12	RALPHS #0720 00000073108844272			\$36.99
	3108844272			
	GROCERY STORES			
05/11/12	CHEVRON RSRJ ENERGY TORRANCE CA			\$69.25
	3103263533			
	Description	Price		
	FUEL/MISCELLANEOUS	\$69.25		
	002 UNL PLS			
05/11/12	CHICO'S #0216 0000000ROLLING HILLS CA			\$133.27
	8888554968			
	Description			
	Womens Apparel			
05/11/12	THE CARVERY-LA LIVE LOS ANGELES CA			\$9.78
	T_RRY WILLIAMS			
05/13/12	RALPHS #0720 00000073108844272			\$6.51
	3108844272			
	GROCERY STORES			
05/15/12	SALLY BEAUTY SUPPLY TORRANCE CA			\$32.06
	COSMETIC STORE			
05/15/12	VICTORIAS SECRET STRREDONDO BEACH CA			\$125.61
	(310) 370-4446			
05/15/12	BJ'S GRILL 878862001TORRANCE CA			\$8.69
	RESTAURANT			

Continued on reverse

Detail Continued

				Amount
05/15/12	NORDSTROM 342 0342 REDONDO BEACH CA			\$320.81
	DEPARTMENT STORE			
	Description			
	BRIDAL			
05/16/12	Herbalife (2021.01) Torrance CA			\$5.71
	(562)809-2707			
	Description			
	REFER TO INVOICE			
05/16/12	NORDSTROM DIRECT INC SEATTLE WA			\$43.50
	NORDSTROM.COM 1-800-933-3			
	Description			
	TR CHANEL			
05/17/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA			\$47.98
	MERCHANDISE			
05/17/12	Crepes Bonaparte CreAnaheim CA			\$819.98
	8774174551			

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

				Amount
Total Interest Charged for this Period				\$0.00

2012 Fees and Interest Totals Year-to-Date

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

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	16.24% (v)	\$0.00	\$0.00
Cash Advances	25.24% (v)	\$0.00	\$0.00
Total			\$0.00
(v) Variable Rate			

Continued on next page



American Express® Platinum Cash Rebate

p. 11/14

JAMES R MILLER
Closing Date 05/17/12

Account Ending 8-54006

Cash Rebate Earnings Summary



JAMES R MILLER
Card Ending 8-54006

Cash Rebate Reward

Your qualified spending for the cash rebate is 25,733.25.

You will receive your annual Cash Rebate on your February statement as long as your account is in good standing for the prior 12 months. Keep in mind, the more you use your American Express Cash Rebate Card, the greater your reward.

Remember to pay at least the Minimum Payment Due by the Payment Due Date to avoid cash rebate forfeiture.



American Express® Platinum Cash Rebate

p. 13/14

JAMES R MILLER
Closing Date 05/17/12

Account Ending 8-54006



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**American Express® Platinum Cash Rebate**JAMES R MILLER
Closing Date 10/17/14

p. 1/10

Account Ending 8-55003

*F
see page 5*

New Balance **\$8,469.44**

Minimum Payment Due **\$85.00**

Payment Due Date **11/11/14**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$37.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

Get cash back for eligible purchases when you use the Card.

Account Summary

Previous Balance \$4,686.45
Payments/Credits -\$4,926.52
New Charges +\$8,709.51
Fees +\$0.00
Interest Charged +\$0.00

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 balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	20 years	\$18,880
\$299	3 years	\$10,767 (Savings = \$8,113)

New Balance **\$8,469.44**
Minimum Payment Due **\$85.00**

Credit Limit \$38,000.00
Available Credit \$29,530.56
Cash Advance Limit \$3,700.00
Available Cash \$3,700.00
Days in Billing Period: 31

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

See page 2 for important information about your account.

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americanexpress.com/pbc

Customer Care 1-800-964-8542
Pay by Phone 1-800-472-9297

See page 2 for additional information.

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Pay by Phone
1-800-472-9297

Account Ending 8-55003

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

|||||
JAMES R MILLER
28855 KING ARTHUR CT
RCH PALOS VRD CA 90275-7210

Payment Due Date
11/11/14

New Balance
\$8,469.44

Minimum Payment Due
\$85.00

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

|||||
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BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

0000349991195657820 000846944000008500 13 H

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 deposit or other asset 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 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 figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

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



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**American Express® Platinum Cash Rebate**

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JAMES R MILLER
Closing Date 10/17/14

Account Ending 8-55003

Payments and Credits**Summary**

	Total
Payments	-\$4,686.45
Credits	
JAMES R MILLER 8-55003	-\$240.07
Total Payments and Credits	-\$4,926.52

Detail *Indicates posting date

Payments	Amount
10/09/14* JAMES R MILLER ELECTRONIC PAYMENT RECEIVED-THANK	-\$4,686.45
Credits	Amount
10/03/14 JAMES R MILLER GETWINEONLINE.COM 65NEW ROCHELLE NY 9147123111	-\$240.07
Description Price	
PACKAGE STORE-BEER/ \$240.07	

New Charges**Summary**

	Total
JAMES R MILLER 8-55003	\$6,584.78
CYNTHIA R. MILLER 8-55029	\$2,124.73
Total New Charges	\$8,709.51

Detail **JAMES R MILLER**
Card Ending 8-55003

	Amount
09/12/14 AT&T K004 9966 ESTOR800-331-0500 401023449 90275 AT&T EQUIPMENT/ACCESSORIES PURCHASE	\$367.49
09/15/14 MET BACK BAY 5429298BOSTON MA 6172670451 TIP \$6.00	\$34.36
09/16/14 THE MOORING SEAFOOD NEWPORT RI SAYER'S WHARF NEWPORT,RI FOOD/BEVERAGE \$92.88 TIP \$18.00	\$110.88
09/17/14 RED PARROT RESTAUR 5NEWPORT RI 4018475000 TIP \$9.00	\$56.35
09/17/14 LOEB VISTORS CENTER NEW YORK NY 212-509-1500	\$24.00
09/17/14 TOP OF NEWPORT 54114(401)847-3300 0000217017 02840 Food & Beverage Check: 70	\$115.12

Continued on reverse

Detail Continued

					Amount
09/18/14	CVS PHARMACY #0355 QNEWPORT 8007467287 Description DRUGS AND SUNDRIES	RI			\$20.09
09/18/14	FORTY 1 NORTH 161000NEWPORT Arrival Date 09/15/14 00000000 LODGING	RI	Departure Date 09/18/14		\$151.40
09/18/14	BLACK PEARL THE 542NEWPORT 4018465264 TIP	RI		\$9.00	\$56.80
09/21/14	JETBLUE AIRWAYS 2102BOSTON JETBLUE AIRWAYS From: N/A To: N/A N/A N/A Ticket Number: 27926017874683 Passenger Name: MILLER/JAMES MR Document Type: ADDITIONAL COLLECTION	OK	Carrier: YY YY YY YY Date of Departure: 09/21	Class: 00 00 00 00	\$4.00
09/21/14	BOS TAXI 1489 090105LONG ISLAND C 000-0000000	NY			\$18.40
09/21/14	BOS TAXI 1489 090105LONG ISLAND C 000-0000000	NY			\$47.25
09/21/14	LEGAL SEA FOODS #223EAST BOSTON RESTAURANT Description 586611	MA			\$57.67
09/22/14	DOUBLETREE SUITES BOBOSTON Arrival Date 09/18/14 00000000 LODGING	MA	Departure Date 09/21/14		\$1,067.22
09/22/14	CHEVRON SHIMO INVESTRANCHO PALOS V 3105417663 Description FUEL/MISCELLANEOUS 001 UNL REG	CA	Price \$32.46		\$32.46
09/25/14	VIRGIN AMERICA 90000SAN FRANCISCO VIRGIN AMERICA From: LOS ANGELES INTERN To: CHICAGO O'HARE INT LOS ANGELES INTERN N/A N/A Ticket Number: 98421401966180 Passenger Name: MILLER/JAMES Document Type: PASSENGER TICKET	CA	Carrier: VX VX YY YY Date of Departure: 10/17	Class: I U 00 00	\$561.20
09/25/14	AMC ROLLING HILLS #0TORRANCE 310-326-5011	CA			\$23.00
09/27/14	CHICKEN MAISON 65000PALOS VERDES PENIN 3105418080	CA			\$15.26

Continued on next page

**American Express® Platinum Cash Rebate**

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JAMES R MILLER
Closing Date 10/17/14

Account Ending 8-55003

Detail Continued

				Amount
09/27/14	REGAL CINEMAS THE AVRLLNG HLS EST 877-835-5734	CA		\$21.00
09/30/14	CHEVRON MEBTAHI STATHARBOR CITY 3103258245 Description Price FUEL/MISCELLANEOUS \$26.97 001 UNL REG	CA		\$26.97
09/30/14	TORRANCE TOYOTA TORRTORRANCE 310-325-7500	CA		\$311.70
10/01/14	PREMIER CRU -INTERNE510-644-9463 510-644-9463	CA		\$392.33
10/02/14	PREMIER CRU -INTERNE510-644-9463 510-644-9463	CA		\$196.17
10/03/14	SIGNATURE MD, INC SANTA MONICA MEMBERSHIP O	CA		\$1,800.00
10/10/14	REGAL CINEMAS THE AVRLLNG HLS EST 877-835-5734	CA		\$19.00
10/11/14	JUJU-YA 88430170332 ROLLING HILLS 310-266-4596	CA		\$107.38
10/11/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	WA		\$290.52
10/11/14	CHEVRON SHIMO INVESTRANCHO PALOS V 3105417663 Description Price FUEL/MISCELLANEOUS \$29.03 001 UNL REG	CA		\$29.03
10/11/14	MEET IN PARIS CULVER CITY 310-815-8222 Description FOOD/BEVERAGE	CA		\$168.00
10/12/14	NEW YORK TIMES NEW YORK NY 1-800-698-4637 Description FOR BILLING QUESTIO ACCT:886631266 B	NY		\$37.50
10/12/14	BRISTOL FARMS # 01 1ROLLING HILLS 310-233-4700 Description GROCERIES/SUNDRIES	CA		\$61.68
10/12/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		\$2.98
10/15/14	ZAZOU RESTAURANT 650REDONDO BEACH 3105404884 TIP \$60.00	CA		\$357.57

**CYNTHIA R. MILLER**
Card Ending 8-55029

				Amount
09/16/14	OCEAN BREEZE CAFE 88NEWPORT 401-849-1950	RI		\$31.63

Continued on reverse

Detail Continued

				Amount
09/17/14	CVS PHARMACY #0355 QNEWPORT 8007467287 Description DRUGS AND SUNDRIES	RI		\$34.30
09/20/14	BOS TAXI 1413 090105LONG ISLAND C 000-0000000	NY		\$6.00
09/22/14	JENNY CRAIG ROLLING HILLS 2-9183414769 90274	CA		\$29.00
09/22/14	JENNY CRAIG ROLLING HILLS 2-9225174262 90274	CA		\$92.50
09/22/14	RALPHS #0720 0000007PLS VRDS EST 3108844272 Description GROCERY STORES	CA	Price \$24.04	\$24.04
09/23/14	PANERA BREAD #4201 0TORRANCE 3105179592	CA		\$8.59
09/23/14	TRADER JOE'S #029 QTORRANCE 626-599-3700 Description GROCERY STORES,SUPE	CA		\$11.33
09/24/14	TRADER JOE'S #233 QRANCHO PALOS 626-599-3700 Description GROCERIES/SUNDRIES	CA		\$49.00
09/25/14	CHEVRON SHIMO INVESTRANCHO PALOS V 3105417663 Description FUEL/MISCELLANEOUS	CA	Price \$14.99	\$14.99
09/25/14	MODERN WAY CLEANERS ROLLING HILLS 310-265-0877 Description DRY CLEANING/LAUNDR	CA		\$116.60
09/26/14	DEPOT RESTAURANT 650TORRANCE 3107877501 TIP	CA	\$5.00	\$30.13
09/26/14	CHEVRON SHIMO INVESTRANCHO PALOS V 3105417663 Description FUEL/MISCELLANEOUS 002 UNL PLS	CA	Price \$48.28	\$48.28
09/26/14	SCOTT ROBINSON HONDATORRANCE 3103713521	CA		\$11.01
09/27/14	NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC	CA		\$7.99
09/29/14	SAFEWAY STORE 2233ROLLING HILLS GROCERY STORE	CA		\$50.48
09/29/14	RALPHS #0728 0000007TORRANCE 3108844272 Description GROCERY STORES	CA	Price \$22.76	\$22.76
09/29/14	JENNY CRAIG ROLLING HILLS 2-9251344826 90274	CA		\$115.75

Continued on next page

**American Express® Platinum Cash Rebate**

p. 7/10

JAMES R MILLER
Closing Date 10/17/14

Account Ending 8-55003

Detail Continued

				Amount
09/30/14	GRILL CONCEPTS - D SLOS ANGELES CA			\$39.25
	2136224500			
	TIP	\$6.00		
10/01/14	24 HOUR FITNESS USA 800-432-6348 CA			\$7.00
	GYMMEMBERSHP			
10/02/14	CHICKEN MAISON 65000PALOS VERDES PENIN CA			\$39.19
	3105418080			
10/02/14	24 HOUR FITNESS TORRANCE CA			\$13.08
	HEALTH & BEAUTY SPA			
10/02/14	FELIX DESIGN STUDIO ROLLING HILLS CA			\$135.00
	310-265-9343			
	Description			
	POOL/PATIO/SPA/SPLY			
10/03/14	DEPOT RESTAURANT 650TORRANCE CA			\$41.81
	3107877501			
	TIP	\$6.00		
10/03/14	OFFICE DEPOT 000916 TORRENCE CA			\$1.95
	RETAIL 90505			
10/03/14	RALPHS #0720 00000073108844272			\$28.66
	3108844272			
	GROCERY STORES			
10/05/14	GROUPON INC 877-788-7858 IL			\$19.00
	COUPONS			
10/05/14	YOUNIQUE, LLC YouniqLEHI UT			\$37.11
	111-111-1111			
10/06/14	CHEVRON SHIMO INVESTRANCHO PALOS V CA			\$56.75
	3105417663			
	Description	Price		
	FUEL/MISCELLANEOUS	\$56.75		
	002 UNL PLS			
10/06/14	RALPHS #0720 0000007PLS VRDS EST CA			\$13.36
	3108844272			
	Description	Price		
	GROCERY STORES	\$13.36		
10/06/14	JENNY CRAIG ROLLING HILLS CA			\$95.97
	2-9279469163 90274			
10/07/14	RALPHS #0720 0000007PLS VRDS EST CA			\$9.58
	3108844272			
	Description	Price		
	GROCERY STORES	\$9.58		
10/08/14	CVS/PHARMACY #09607 8007467287			\$21.64
	8007467287			
	PHARMACIES			
10/08/14	TRADER JOE'S #029 QTORRANCE CA			\$35.28
	626-599-3700			
	Description			
	GROCERY STORES,SUPE			

Continued on reverse

Detail Continued

				Amount
10/09/14	RALPHS #0720 00000073108844272 3108844272 GROCERY STORES			\$44.46
10/10/14	TRADER JOE'S #029 QTORRANCE CA 626-599-3700 Description GROCERY STORES,SUPE			\$20.45
10/11/14	MODERN WAY CLEANERS ROLLING HILLS CA 310-265-0877 Description DRY CLEANING/LAUNDR			\$33.60
10/13/14	Starbucks #06849 TorTorrance CA FAST FOOD RESTAURANT			\$11.95
10/13/14	Starbucks #00524 TorTorrance CA FAST FOOD RESTAURANT			\$47.80
10/13/14	JENNY CRAIG ROLLING HILLS CA 2-9302208808 90274			\$107.86
10/13/14	CVS/PHARMACY #09607 8007467287 8007467287 PHARMACIES			\$5.77
10/14/14	TRADER JOE'S #029 QTORRANCE CA 626-599-3700 Description GROCERY STORES,SUPE			\$8.27
10/15/14	CHEVRON SHIMO INVESTRANCHO PALOS V CA 3105417663 Description Price FUEL/MISCELLANEOUS \$43.34 002 UNL PLS			\$43.34
10/15/14	FLYIN FIN SUSHI 4800REDONDO BEACH CA 310-373-3718			\$50.07
10/15/14	RITE AID 5493 RITE ATORRANCE CA DRUG STORE/PHARMACY			\$14.38
10/15/14	TRADER JOE'S #029 QTORRANCE CA 626-599-3700 Description GROCERY STORES,SUPE			\$7.97
10/15/14	GAP ONLINE 084870005800-4277895 OH DIRECT MKTG MISC			\$7.61
10/15/14	GAP ONLINE 084870005800-4277895 OH DIRECT MKTG MISC			\$45.75
10/16/14	RALPHS #0728 0000007TORRANCE CA 3108844272 Description Price GROCERY STORES \$38.10			\$38.10
10/16/14	TRADER JOE'S #029 QTORRANCE CA 626-599-3700 Description GROCERY STORES,SUPE			\$7.99

Continued on next page

**American Express® Platinum Cash Rebate**

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JAMES R MILLER
Closing Date 10/17/14

Account Ending 8-55003

Detail Continued

				Amount
10/16/14	TIN ROOF BISTRO 1 TIMANHATTAN BEACH	CA		\$45.42
	3500 N. SEPULVEDA BLVD.			
	FOOD/BEVERAGE		\$38.42	
	TIP		\$7.00	
10/16/14	GAP ONLINE 084870005800-4277895	OH		\$284.93
	DIRECT MKTG MISC			

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

				Amount
Total Interest Charged for this Period				\$0.00

2014 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2014				\$747.09
Total Interest in 2014				\$0.00

Interest Charge Calculation

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	12/14/2001		16.24% (v)	\$0.00	\$0.00
Cash Advances	12/14/2001		25.24% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Continued on reverse

Cash Rebate Earnings Summary**JAMES R MILLER**

Card Ending 8-55003

Cash Rebate Reward

Your qualified spending for the cash rebate is \$75,716.70.

You will receive your annual Cash Rebate on your February statement as long as your account is in good standing for the prior 12 months. Keep in mind, the more you use your American Express Cash Rebate Card, the greater your reward.

Remember to pay at least the Minimum Payment Due by the Payment Due Date to avoid cash rebate forfeiture.

see page 2



Payment Due Date	March 03, 2015
Minimum Payment Due	\$44.22
Previous Balance	\$7,748.89
Statement Balance	\$4,422.04

Customer News

ENJOY THE EASE AND SECURITY OF APPLE PAY!

Apple Pay, using the iPhone 6, iPhone 6 Plus, iPad Air 2, or iPad mini 3, is available for your Barclaycard Arrival Plus World Elite MasterCard®!

Just add your Barclaycard Arrival Plus World Elite MasterCard® to Passbook. Then you can use Touch ID to make purchases at hundreds of thousands of stores - and within participating apps. Best of all, you'll still enjoy all the rewards, benefits and security that come with your card.

For more information, including instructions on how to add your card to Passbook, visit BarclaycardUS.com/apple-pay.

MANAGE YOUR ACCOUNT ONLINE

It's easy. Just log in to www.BarclaycardUS.com to view up-to-date account activity, download transactions, make payments and even transfer balances. You have 24/7 access!

Barclaycard Arrival Plus™ World Elite™ MasterCard® Statement

Primary Account Number Ending in: 1889
Statement Billing Period: 01/07/15 - 02/06/15

Page 1 of 7
Questions? Call 1-866-558-1107
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$44.22
Payment Due Date	03/03/15
Statement End Date	02/06/15
Revolving Line	\$17,500.00
Available Revolving Line	\$13,077.96
Cash Credit Line	\$7,000.00
Available Cash Line	\$7,000.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$7,748.89
- Payments	\$7,748.89
+ Purchases	\$4,997.04
- Other Credits	\$575.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
Statement Balance	\$4,422.04

Payment Information

Statement Balance	\$4,422.04
Minimum Payment Due	\$44.22
Payment Due Date	3/3/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

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 using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$9,144.00
\$153.00	3 years	\$5,508.00 (Savings = \$3,636.00)

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.

Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.

Payment Coupon

Make payments online at www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5199-5500-0131-1889
Minimum Payment Due \$44.22
Statement Balance \$4,422.04
Payment Due Date March 03, 2015



Card Services
P.O. Box 60517
City of Industry, CA 91716-0517



----- manifest line -----

JAMES R MILLER
28855 KING ARTHUR CT
RANCHO PALOS VERDES CA 90275-7210



519955000131188900004422004422040



YOUR 2014 ANNUAL SUMMARY IS HERE!

It's a handy breakdown of all your card transactions during the past year.

You can view, download and print it at www.BarclaycardUS.com.

See itemized purchases and payments - listed by category, organized by month.

Make tax-time easier - get details of your transactions, including those made by authorized users.

It's ready now. See your Annual Summary Statement by logging in at www.BarclaycardUS.com and by clicking the banner on your Account Summary Page. And while you're there, check out your Annual Guide to Benefits to take full advantage of your Arrival Plus World Elite MasterCard® credit card.

Barclaycard Arrival Plus™ Rewards Summary

Beginning Miles Balance	55,496
Miles Earned This Period (2 Miles for each \$1 of Net Purchases)	9,992
Bonus Miles	0
Miles Redeemed this Period	57,500
10% Travel Redemption Bonus	5,750
Barclaycard Rewards Boost	0
Participation Miles	0
Adjustments	0
Miles Ending Balance	13,738

Get the most from your Barclaycard Arrival Plus Rewards Program

Remember, redeeming miles for travel statement credits offers the best value and you get 10% of your miles back to use toward your next redemption. So, if you redeem 25,000 miles for a travel statement credit, you'll get 2,500 miles back.

Activity for JAMES R MILLER - card ending in 1889

Payments			
Trans Date	Posting Date	Transaction Description	Amount
01/21	01/21	PAYMENT REC'D CHECKFREE	-\$7,748.89
Total Payment Activity			-\$7,748.89
Purchases			
01/06	01/07	CVS/PHARMACY #09607 PLS VRDS PNSLCA	\$33.75
01/12	01/13	CHEVRON 0091267 HARBOR CITY CA	\$16.83
01/12	01/13	PAUL MARTINS ELS EL SEGUNDO CA	\$302.24
01/18	01/19	RESTAURANT 2117 LOS ANGELES CA	\$165.43
01/18	01/19	RALPHS #0720 PLS VRDS EST CA	\$47.36
01/18	01/19	SM CITY PARKING METERS SANTA MONICA CA	\$4.50
01/17	01/19	Travel Credit 57,500 Miles	-\$575.00
01/18	01/20	CHEVRON 0208043 RANCHO PALOS CA	\$17.96
01/18	01/20	HOSTARIA DEL PICCOLO SANTA MONICA CA	\$255.17
01/23	01/26	ZAP*ZAPPOS.COM 800-927-7671 NV	\$163.50
01/24	01/26	SAMSClub #6628 TORRANCE CA	\$200.38
01/24	01/26	CHICKEN MAISON PALOS VERDE CA	\$39.79
01/23	01/26	PREMIER CRU -INTERNET 510-644-9463 CA	\$1,085.47
01/26	01/27	CHEVRON 0091267 HARBOR CITY CA	\$22.63
01/25	01/28	BOATHOUSE ON THE BAY LONG BEACH CA	\$114.65
01/31	02/02	TRADER JOE'S #029 QPS TORRANCE CA	\$24.50
01/31	02/02	FISHBONZ TORRANCE CA	\$16.85
01/31	02/02	FISHBONZ TORRANCE CA	\$4.89
02/02	02/03	CHEVRON 0091267 HARBOR CITY CA	\$17.75
02/01	02/04	M STREET KITCHEN SANTA MONICA CA	\$70.31
Total Purchase Activity			\$2,028.96

Activity for CYNTHIA R MILLER - card ending in 1897

Purchases			
01/07	01/08	TRADER JOE'S #233 QPS RANCHO PALOS CA	\$29.01
01/09	01/12	CHEVRON 0208043 RANCHO PALOS CA	\$33.52
01/08	01/12	CITY OF LA DOT PVB BPP 866-5619742 CA	\$75.00
01/09	01/12	THE GETTY REST 53154332 LOS ANGELES CA	\$102.20
01/11	01/12	RALPHS #0720 PLS VRDS EST CA	\$7.45
01/11	01/12	TRADER JOE'S #233 QPS RANCHO PALOS CA	\$65.55
01/12	01/13	PET FOOD EXPRESS 3063 ROLLING HILLS CA	\$53.35
01/13	01/15	CALIFORNIA PIZZA 016 REDONDO BEACH CA	\$22.16
01/13	01/15	NORDSTROM #0342 REDONDO BEACH CA	\$62.13
01/13	01/15	ULTA # 457 REDONDO BEACH CA	\$31.05
01/13	01/15	CACHE #148 REDONDO BCH CA	\$38.80
01/14	01/15	SAMS CLUB #6628 TORRANCE CA	\$131.11


Activity for CYNTHIA R MILLER - card ending in 1897 (continued)

Purchases				
01/15	01/16	WHT HS BLK MKT 3441	CAMARILLO CA	\$51.58
01/15	01/19	JONES NEW YORK #447	CAMARILLO CA	\$32.23
01/14	01/19	CHINA GRILL	MANHATTAN BEACA	\$48.95
01/16	01/19	CHEVRON 0093443	SANTA BARBARACA	\$42.18
01/18	01/19	SAMS CLUB #6628	TORRANCE CA	\$102.38
01/19	01/20	MODERN WAY CLEANERS	ROLLING HILLSCA	\$28.30
01/21	01/22	TRADER JOE'S #029 QPS	TORRANCE CA	\$78.87
01/22	01/23	BLK*ACADEMY FOUNDATION	3102473040 CA	\$50.00
01/22	01/23	RALPHS #0728	TORRANCE CA	\$31.15
01/22	01/23	BRISTOL FARMS # 01	ROLLING HILLSCA	\$35.04
01/24	01/26	CHEVRON 0208043	RANCHO PALOS CA	\$38.28
01/22	01/26	FELIX DESIGN STUDIO DA	ROLLING HILLSCA	\$140.00
01/24	01/26	BRISTOL FARMS # 01	ROLLING HILLSCA	\$62.03
01/24	01/26	BRISTOL FARMS # 01	ROLLING HILLSCA	\$9.48
01/26	01/27	RITE AID STORE 5493Q05	TORRANCE CA	\$8.16
01/26	01/27	CVS/PHARMACY #09607	PLS VRDS PNSLCA	\$36.83
01/26	01/27	ORTEGA 120	REDONDO BEACHCA	\$27.17
01/27	01/28	SALT CREEK GRILLE	EL SEGUNDO CA	\$35.85
01/28	01/29	RALPHS #0720	PLS VRDS EST CA	\$23.01
01/29	01/30	MENDOCINO FARMS	LOS ANGELES CA	\$12.81
01/30	02/02	RALPHS #0720	PLS VRDS EST CA	\$37.59
01/29	02/02	PARKING CONCEPTS INC L	LOS ANGELES CA	\$12.00
01/30	02/02	SOPHIE'S PLACE	REDONDO BEACHCA	\$47.15
01/30	02/02	BRISTOL FARMS # 01	ROLLING HILLSCA	\$10.77
01/31	02/02	HONDA SERVICECENTER	TORRANCE CA	\$476.49
01/31	02/02	AMC ROLLING HILLS #024	TORRANCE CA	\$11.49
02/02	02/03	CHEVRON 0208043	RANCHO PALOS CA	\$33.53
02/02	02/03	SAMSCUB #6628	TORRANCE CA	\$105.19
02/01	02/04	SAFEWAY STORE0022335	RLLNG HLS ESTCA	\$24.57
02/03	02/04	RALPHS #0728	TORRANCE CA	\$20.35
02/04	02/05	WESTSIDE TAVERN	LOS ANGELES CA	\$25.38
02/05	02/06	SAMSCUB #6628	TORRANCE CA	\$42.94
Total Purchase Activity				\$2,393.08

Summary of Fees and Interest

Fees Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Fees for this Period			\$0.00
Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
Total Interest for this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2015	\$0.00	Total Interest charged in 2015	\$0.00
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2015. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	—	\$0.00	14.99% (v)	\$0.00



barclaycard

Interest Charge Calculation - 31 Days in Billing Cycle (continued)

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Balance Transfers				
Current Balance Transfers/Checks	—	\$0.00	14.99%(v)	\$0.00
Cash Advances				
Current Cash Advance	—	\$0.00	25.24%(v)	\$0.00
Total				\$0.00

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

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Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-558-1107 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 1-866-558-1107.

Mailed Payments: A conforming payment received by us by 12 p.m. PT will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 60517, City of Industry, CA 91716-0517; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-558-1107. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 60517, 2525 Corporate Park, Suite 250, Monterey Park CA, 91754. A payment received at this address by 12 P.M. PT that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on

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Make changes to your contact information below.

Name		
Address		
City	State	Zip
Home Phone		Work Phone
E-mail Address		

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Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

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:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

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.

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.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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