

ABA#: [REDACTED] [REDACTED] [REDACTED]
CUSTOMER BANK: CITIBANK, N.A.
AMOUNT: \$ 9,239.88

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 01/29/2005

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
9,239.88

PRESENTMENT STATUS: PAID
PRESENT SEQ#: 0000 ACH: N
CAPTURE CENTER : WROC
ORIGINAL ABA# : [REDACTED]

PRESENTMENT DATE: 01/29/2005
BOOK# : AUX CHECK#:
PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL DDA# : [REDACTED]

RETURN REASON :
DEPOSITORY BANK:
MAKER NAME :

RETURN SEQ# : 0000
RETURN DATE :
DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN

EFTA01704695


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QEBRD      REPOSITORY DETAILED RESULTS R30QEBRD      1230WS$ S-GCSA-10 06/20/07
                                37129389532$      000000000000000000000000000000
9999003409/24/20043834212550000000000
ABA# : ██████████ DDA# : ██████████ CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : ████████████████████
AMOUNT: $ 9,134.85 PROC DATE: 09/22/2004
ACCOUNT NUMBERS POSTED POSTED AMOUNT
██████████ 9,134.85
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 09/22/2004
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : ██████████ ORIGINAL DDA# : ██████████
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 51 ***** End of Record 51 ***** End of Record 51

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QEBRD                REPOSITORY DETAILED RESULTS R030QEBRD        1230W$& S-GCSA-10 06/20/07
                        37129389532$                000000000000000000000000000000
99999003005/22/20043123389100000000000
ABA# : ██████████ DDA# : ██████████ CHECK# : 0162
CUSTOMER BANK: CITIBANK, N.A. TRACE# : ████████████████████
AMOUNT: $ 6,018.69 PROC DATE: 05/21/2004
ACCOUNT NUMBERS POSTED POSTED AMOUNT
██████████ 6,018.69
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 05/21/2004
PRESENT SEQ#: 0000 ACH: N BOOK#: 0147 AUX CHECK#:
CAPTURE CENTER : NJREM PAYMENT TYPE : PAPER
ORIGINAL ABA# : ██████████ ORIGINAL DDA# : ██████████
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :
REQUEST QUALITY CONTROL DATA
FFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 55 ***** End of Record 55 ***** End of Record 55

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QEBRD      DEPOSITORY DETAILED RESULTS R030QEBRD      1231W%& S-GCSA-10 06/20/07
                                37129389532%      000000000000000000000000000000
9999002803/24/20042779767190000000000
ABA# : ██████████ DDA# : ██████████ CHECK# : 0159
CUSTOMER BANK: CITIBANK, N.A. TRACE# : ██████████
AMOUNT: $ 2,253.19 PROC DATE: 03/23/2004
ACCOUNT NUMBERS POSTED POSTED AMOUNT
██████████ 2,253.19
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 03/23/2004
PRESENT SEQ#: 0000 ACH: N BOOK#: 0081 AUX CHECK#:
CAPTURE CENTER : NJREM PAYMENT TYPE : PAPER
ORIGINAL ABA# : ██████████ ORIGINAL DDA# : ██████████
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :
REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 57 ***** End of Record 57 ***** End of Record 57

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QEBRD      REPOSITORY DETAILED RESULTS R030QEBRD      1231W% S-GCSA-10 06/20/07
                                37129389532%      000000000000000000000000000000
9999002702/21/2004258931014000000000
ABAN: [REDACTED]      DDA#: [REDACTED]      CHECK#      : 0158
CUSTOMER BANK: CITIBANK, N.A.      TRACE#      : [REDACTED]
AMOUNT: $      2,957.04      PROC DATE: 02/20/2004
ACCOUNT NUMBERS POSTED      POSTED AMOUNT
[REDACTED]      2,957.04
PRESENTMENT STATUS: PAID      PRESENTMENT DATE: 02/20/2004
PRESENT SEQ#: 0000      ACH: N      BOOK#: 0132      AUX CHECK#:
CAPTURE CENTER : NJREM      PAYMENT TYPE : PAPER
ORIGINAL ABA# : [REDACTED]      ORIGINAL DDA#: [REDACTED]
RETURN REASON :      RETURN SEQ# : 0000
DEPOSITORY BANK:      RETURN DATE :
MAKER NAME :      DEROG      :
      REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 58 ***** End of Record 58 ***** End of Record 58

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Blue for BusinessSM

DUPLICATE COPY

OPENSMALL BUSINESS NETWORKSM

433

**Membership Rewards[®]
Points Available**at 01/02/04, when charges are paid in full
and all your accounts are in good standing.

Prepared For

Account Number

Closing Date

Page 1 of 5

IT'S A BAGEL

01/02/04

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
0.00	0.00	+23.92	=23.92	15.00

**Payment Due Date
01/27/04**Please refer to page 2
for important information
regarding your account

Credit Line Summary on 01/02/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	11,300.00	11,276.08	2,300.00	2,300.00

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at
1-877-258-3254.

Activity	Amount \$
Total of Payment Activity	0.00
New Activity for	Amount \$
12/17/03 MONTGOMERY COUNTY DLGERMANTOWN MD PACKAGE STORE/LIQUOR ROC No. 0000000183 0% INTRO RATE	23.92
Total of New Activity	23.92

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	0.00	0.0383%	0.00%	13.99%	0.00
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					0.00

Certain of the periodic rates and APRs above may be variable. Those rates may vary
based upon the prime rate identified in the Wall Street Journal, as described in your
Cardmember Agreement as currently in effect.Remember, your introductory rate applies for all new purchases for your first 6
months of membership.

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

Payment Coupon**Payment Due Date:**
01/27/04Please enter account
number on all checks and
correspondence.**Total New Balance**
\$ 23.92Make check payable to
American Express.**Minimum Amount Due**
\$15.00To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.

GAITHERSBURG MD 20877-1450

|||||

\$
Amount enclosedCheck here if address or
telephone number has
changed. Note changes
on reverse side.

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

|||||

000002392000001500 02 H

EFTA01704707

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

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



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

DUPLICATE COPY **Membership Rewards OptionsSM** **Monthly Statement and** **Program News**

Page 3 of 5

For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
November 1, 2003 - November 30, 2003
Account activity after this period does not appear on this statement

Prepared for
[REDACTED]
[REDACTED] [REDACTED] Account Number

Available Points

433

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary

Opening points balance	111
New points earned	+322
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	433

New Points Earned

11/01/03 - 11/30/03

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business [REDACTED]	322	0	322
Totals	322	0	322

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

IMPORTANT NOTICE OF MEMBERSHIP REWARDS OPTIONS[®] PROGRAM CHANGES

For each transfer of points into the Frequent Flyer program of a US airline, a fee of \$0.0004 per two points, with a maximum fee of \$50, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such transfers. The fee may be more or less than the actual amount of the excise tax we pay on any individual transfer.

Please note important program changes.

(MR Message 1290)



IMPORTANT NOTICE OF MEMBERSHIP REWARDS[®] PROGRAM CHANGES

Effective March 15, 2004, 1) the fee to reinstate points forfeited for late payment will increase to \$29 for each month of points reinstated, 2) for Cardmembers who cancel their Membership Rewards enrollment (or all Card Accounts enrolled in the program), but still have one Card account open, the time period to redeem accrued points will change from 6 months to 30 days, 3) for each Corporate Card linked to a Membership Rewards account with another enrolled charge Card, the additional annual fee will increase to \$35.

Please note important program changes.

(MR Message 6288)



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.

Continued on reverse

EFTA01704709



Computer Associates®

Virus Protection and 5x Pts from Computer Associates

Help protect your computer from those nasty viruses and hackers with eTrust™ EZ Armor™ Security Suite from Computer Associates, PLUS earn 5x Membership Rewards® points when you use your Card and order from www.my-etrust.com/americanexpressrewards. Includes a full range of antivirus, firewall and privacy features with automatic updates and adjustable protection.

Offer valid for purchases from www.my-etrust.com from 12/1/03-5/31/04. To be eligible to earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3591.

Get virus protection plus earn 5x points from Computer Associates at www.my-etrust.com/americanexpressrewards

(Bonus ID 3591)



10x Points at FTD.COM® This Valentine's Day!

Find the perfect way to show how much you care this Valentine's Day with specially designed FTD® bouquets including roses starting at just \$39.99, gift baskets, teddy bears and other fine gifts. Plus, earn 10x Membership Rewards® points when you shop at www.ftd.com/amexpromo.

Offer ends 12/31/04. Cannot be combined with other offers or special promotions. Not valid on Disney™ products. To be eligible to earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks. Bonus ID: 1675.

Shop at ftd.com/amexpromo and earn 10x Points.

(Bonus ID 1675)



Australia- 8-Night Vacations from \$1,299

If you dream of an exciting vacation, redeem Membership Rewards® points for flights to Australia or take advantage of some fabulous 8-night vacation starting from \$1,299. You can choose from packages including Sydney and either the Great Barrier Reef, Melbourne, Adelaide/Kangaroo Island, the Outback or Brisbane. All packages include roundtrip air from Los Angeles, air within Australia and 8 nights of accommodations. For package information, call an Australian Travel Expert at 1-877-346-5225 or visit Australia.com.

Visit americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to redeem Membership Rewards points.

(MR Message 9006)



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Lands' End® is a global direct merchant of classically styled apparel for men or women for work or weekend, apparel and other products for children, plus soft luggage and products for the home. To request a Lands' End catalog, call 1-800-356-4444 or visit our Web site at www.landsend.com.

Redeem Membership Rewards® points today for a Lands' End gift certificate. Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276)

(MR Message 6069)



Save on Travel While Earning Membership Rewards® Points



SMALL BUSINESS NETWORK®

Explore the new OPEN Network Online Travel Web site—it is easy to use and can save you money. When you book your trip with your Business Card at open.americanexpress.com/businesstravel you will enjoy exclusive savings of up to 20%* off domestic flights, be able to purchase tickets with low cost carriers, and earn TRIPLE Membership Rewards points on all airline tickets.

*Additional Terms and Conditions apply. ** Offer applies to purchases made between 10/01/03 - 03/31/04. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase. Purchases must be made on an eligible, enrolled American Express® Card. Bonus points will be credited to the account in 10-12 weeks after charges appear on your monthly billing statement. Bonus ID: 4379.

Discover the new benefits of being part of the OPEN Network and book your next trip online at open.americanexpress.com/businesstravel

(CE 104117)

Save 30% on Business Incorporation & Related Services



Business Filings provides you with everything you need to easily form a corporation, LLC, or nonprofit in any state. If your company is expanding, and you need to register to transact business in other states, Business Filings can prepare and file your certificate of authority. Business Filings also provides registered agent services, federal EINs, and can help prepare the necessary form to elect S corporation status.

Business Filings Incorporated is an incorporation service provider, not a law firm and cannot provide legal advice. State filing fees excluded from discount. Discount requires payment with an American Express® Business Card. Offer and participation subject to change without notice.

To learn more about Business Filings' offerings and to take advantage of the exclusive 30% discount offered to members of OPEN: The Small Business Network™, log on to open.americanexpress.com/bizfilings12

(CE 104157)

Get a \$10,000 to \$100,000 Line of Credit



SMALL BUSINESS NETWORK®

There are so many things that can require a quick infusion of cash. Luckily, as a member of the OPEN Network, the Business Capital Line is there for you. Whether you're looking to invest in new office equipment, or just make payroll, the Business Capital Line is a great way to give your business the flexibility to handle almost anything. The application is simple and takes less than ten minutes to complete. And best of all, NO collateral is required and 100% of your line is available as cash. Apply today.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years. Once approved the status of your account will be reviewed annually. Upon review you may be contacted to provide additional information.

Call 1-800-276-2504 to apply. Or for more information, visit open.americanexpress.com/lineofcredit/apply

(CE 104119)

Maximize Savings. Consolidate Expenses.



SMALL BUSINESS NETWORK®

By adding Cards for your employees to your Account, you can consolidate virtually all of your business purchases onto one statement. Plus, with Expense Management Reports you can track spending by employee and category, which can be especially beneficial during tax season. Additional Cards can also increase your savings when your employees use their Card at our *Everyday Savings** participants where they will enjoy the same ongoing savings as you do. To apply or for further information, call 1-877-770-2639.

*Terms and Conditions apply.

To apply or for further information, call 1-877-770-2639.

(CE 104112)

Use your Card and Help Re-Open the Statue of Liberty!



SMALL BUSINESS NETWORK®

The Statue of Liberty needs funding to make security upgrades before she can be re-opened to the public. At OPEN: The Small Business Network™ from American Express, we've made it easy for you to help—every time you use your Business Card throughout December and January, a donation will be made to the Statue of Liberty-Ellis Island Foundation.*

*American Express will donate up to \$2,500,000 to The Statue of Liberty Foundation, Inc. based on one cent per eligible Card purchase between December 1, 2003 and January 31, 2004. Eligible Card purchases include all purchases made with an American Express Business Card from OPEN: The Small Business Network™ or a personal American Express® Card.

Use your American Express® Business Card and help re-open the Statue of Liberty.

(CE 104115)

Blue for BusinessSM

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OPENSMALL BUSINESS NETWORKSM

433

**Membership Rewards[®]
Points Available**at 02/02/04, when charges are paid in full
and all your accounts are in good standing.

Prepared For

Account Number

Closing Date

Page 1 of 8

IT'S A BAGEL

02/02/04

Previous Balance \$

23.92

Payment Activity \$

-23.92

New Activity \$
inc. Adjustments and
Finance Charges if any

+50.55

New Balance \$

=50.55

Minimum
Amount Due \$

15.00

**Payment Due Date
02/27/04**Please refer to page 2
for important information
regarding your accountCredit Line
Summary
on 02/02/04Total Credit
Line \$
11,300.00Available Credit
Line \$
11,249.45Cash Advance
Limit \$
2,300.00Available Cash
Limit \$
2,300.00

Effective March 15th, 2004 significant changes to the Membership Rewards[®] program will be implemented. Please refer to your Membership Rewards point summary statement for further details. If you have questions regarding these changes, please contact Membership Rewards at americanexpress.com/rewards or 1-800-AXP-EARN (297-3276).

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity

* Indicates posting date

Amount \$

01/16/04* Payment Received - Thank You

-23.92

New Activity for

Amount \$

01/29/04 GIANT FOOD #245 GERMANTOWN MD

4.18

00

003045788 GROCERIES/SUNDRIES

ROC No. 000000

0% INTRO RATE

01/30/04 GIANT FOOD #245 GERMANTOWN MD

46.37

00

003150501 GROCERIES/SUNDRIES

ROC No. 000000

0% INTRO RATE

Total of New Activity**50.55**

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

Payment Coupon**Payment Due Date:
02/27/04**

Continued on Page 3

Please enter account
number on all checks and
correspondence.**Total New Balance
\$ 50.55**Make check payable to
American Express.**Minimum Amount Due
\$15.00**To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.\$
Amount enclosedCheck here if address or
telephone number has
changed. Note changes
on reverse side.

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000005055000001500 02 H

EFTA01704712

DUPLICATE COPY

Prepared For

IT'S A BAGEL

Account Number

3

Page 2 of 8

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

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



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

02/02/04

Page 3 of 8

Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 31	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	0.00	0.0383%	0.00%	13.99%	0.00
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					0.00

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Remember, your introductory rate applies for all new purchases for your first 6 months of membership.

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IT'S A BAGEL

Account Number

XXXX-XXXXXX

Page 4 of 8

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Membership Rewards OptionsSM Monthly Statement and Program News

Page 5 of 8

For questions about your
Membership Rewards account,
contact

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

www.americanexpress.com/rewards

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

Statement Period

December 1, 2003 - December 31, 2003

Account activity after this period does not appear on this statement

Prepared for

Membership Rewards Account Number

Available Points

433

Points are available when charges are paid in full and all your accounts are in good standing.

Account Summary

Opening points balance	433
New points earned	0
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	433

New Points Earned

12/01/03 - 12/31/03

Points Activity On
Eligible Charges

Bonus Points
Awarded

Total Points Activity
Per Card

Blue For Business

0

0

0

Totals

0

0

0

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

IMPORTANT NOTICE OF MEMBERSHIP REWARDS[®] PROGRAM CHANGES

Effective March 15, 2004, 1) the fee to reinstate points forfeited for late payment will increase to \$29 for each month of points reinstated, 2) for Cardmembers who cancel their Membership Rewards enrollment (or all Card Accounts enrolled in the program), but still have one Card account open, the time period to redeem accrued points will change from 6 months to 30 days, 3) for each Corporate Card linked to a Membership Rewards account with another enrolled charge Card, the additional annual fee will increase to \$35.

Please note important
program changes.

(MR Message 6288)



IMPORTANT NOTICE OF MEMBERSHIP REWARDS[®] OPTIONS[®] PROGRAM CHANGES

Effective March 15, 2004, for each transfer of points into the Frequent Flyer program of a US airline, a fee of \$0.0004 per two points, with a maximum fee of \$50, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such transfers. The fee may be more or less than the actual amount of the excise tax we pay on any individual transfer.

Please note important
program changes.

(MR Message 1290)



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.

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American Express®



Page 6 of 8



Save 30% on Business Incorporation and Related Services



Business Filings provides you with everything you need to easily form a corporation, LLC, or nonprofit in any state. If your company is expanding, and you need to register to transact business in other states, Business Filings can prepare and file your certificate of authority. Business Filings also provides registered agent services, federal EINs, and can help prepare the necessary form to elect S corporation status.

Business Filings Incorporated is an incorporation service provider, not a law firm, and cannot provide legal advice. State filing fees excluded from discount. Discount requires payment with an American Express® Business Card. Offer and participation subject to change without notice.

To learn more about Business Filings' offerings and to take advantage of the exclusive 30% discount offered to members of OPEN: The Small Business Network™, log on to open.americanexpress.com/bizfilings12. (CE 104211)

Maximize Savings. Consolidate Expenses.



By adding Cards for your employees to your Account, you can consolidate virtually all of your business purchases onto one statement. Plus, with Expense Management Reports, you can track spending by employee and category, which can be especially beneficial during tax season. Additional Cards can also increase your savings when your employees use their Card at our Everyday Savings* participants where they will enjoy the same ongoing savings as you do. To apply, call 1-877-770-2639.

*Terms and Conditions apply.

To apply or for further information, call 1-877-770-2639.

(CE 104214)

Exclusive Savings at Staples®



that was easy.™

Stock up on the items your business needs for the tax season, from software programs to filing folders. Get organized and take advantage of your ongoing 2% savings at Staples when you use your Business Card.

Payment must be made with an American Express® Business Card. Offer only available at Staples' retail stores, through the Staples Business Delivery catalog and www.staples.com. The discount, which will appear on the Cardmember's monthly statement, is not valid on desktop and laptop computers, equipment leasing, business and other third-party provider services (including but not limited to shipping and communications services), warranty plans, taxes or delivery costs.

Visit any Staples store, www.staples.com, or call 1-800-333-3330. Please see open.americanexpress.com/everydaysavings for more details. Participation and offer are subject to change without notice. Terms and Conditions apply. (CE 104213)

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IT'S A BAGEL

Page 8 of 8

Blue for BusinessSM

DUPLICATE COPY

OPENSMALL BUSINESS NETWORKSM

457

**Membership Rewards[®]
Points Available**at 03/02/04, when charges are paid in full
and all your accounts are in good standing.

Prepared For

Account Number

Closing Date

Page 1 of 10

IT'S A BAGEL

03/02/04

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
50.55	-50.55	+871.57	=871.57	17.00

**Payment Due Date
03/27/04**Please refer to page 2
for important information
regarding your account

Credit Line Summary	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
on 03/02/04	11,300.00	10,428.43	2,300.00	2,300.00

Effective on or around April 19, 2004, your account will be transferred from American Express Centurion Bank, Member F.D.I.C., to American Express Bank, FSB, Member F.D.I.C. Other changes to your account not as a result of this transfer are described in the **Notice Of Changes To Your Agreement** section of this statement. PIN numbers and account numbers for this account are unchanged and checks that were issued may be used subject to their original terms.

See Page 7 For A Notice Of Changes To Your Agreement**See Page 9 For An Important Privacy Notice**

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	* Indicates posting date	Amount \$
02/20/04	Payment Received - Thank You	50.55
New Activity for		Amount \$
03/02/04*	U-HAUL SNOUFFER SCHL GAITHERSBURG MD U-HAUL DEALER # 81825 CONTRACT # 00038247 ROC No. 00409024 0% INTRO RATE	238.68 Credit
02/02/04	EXXONMOBIL8304700282GAITHERS MD PAY AT PUMP8304700282 0% INTRO RATE	31.53

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

Payment Coupon**Payment Due Date:
03/27/04**Please enter account
number on all checks and
correspondence.**Total New Balance
\$ 871.57**Make check payable to
American Express.**Minimum Amount Due
\$17.00**To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.

\$ _____
Amount enclosed

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

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002



000087157000001700 02 H

EFTA01704720

DUPLICATE COPY

Prepared For

Account Number

Page 2 of 10

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

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Creditor: American Express Centurion Bank or American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Providing your email
address to American
Express will enable you
to receive special offers,
suited to your needs.

EFTA01704721

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

03/02/04

Page 3 of 10

New Activity continued				Amount \$
02/04/04	GIANT FOOD #245 GERMANTOWN MD			50.88
	GROCERIES/SUNDRIES			
	0% INTRO RATE			
02/04/04	MONTGOMERY COUNTY DLGERMANTOWN MD			17.83
	PACKAGE STORE/LIQUOR			
	ROC No. 0000000081			
	0% INTRO RATE			
02/05/04	OFFICE DEPOT, INC. GAITHERSBURG MD			9.01
	OFFICE PROD. & SUPPLIES			
	EPSON ERC-09 PURPLE MATRX			
	ROC No. 350040749			
	0% INTRO RATE			
02/08/04	GIANT FOOD #245 GERMANTOWN MD			26.00
	GROCERIES/SUNDRIES			
	0% INTRO RATE			
02/09/04	GIANT FOOD #245 GERMANTOWN MD			10.70
	GROCERIES/SUNDRIES			
	0% INTRO RATE			
02/09/04	EXXONMOBIL1807724875GERMANTO MD			32.07
	PAY AT PUMP1807724875			
	0% INTRO RATE			
02/13/04	GIANT FOOD #245 GERMANTOWN MD			9.71
	GROCERIES/SUNDRIES			
	0% INTRO RATE			
02/14/04	OFFICE DEPOT, INC. GAITHERSBURG MD			156.02
	OFFICE PROD. & SUPPLIES			
	CARTRIDGE,INK,DJ 2000,YELLOW			
	CARTRIDGE,INK,DSKJET 2000,MAG			
	CARTRIDGE,INK,CYAN,C4841A			
	CARTRIDGE,INK,BLK,C4844A			
	ROC No. 350019721			
	0% INTRO RATE			
02/16/04	EXXONMOBIL1807724875GERMANTO MD			28.63
	PAY AT PUMP1807724875			
	0% INTRO RATE			
02/16/04	FLOWERS SENT TODAY I/VIENNA VA			55.37
	FLOWERS/PLANTS/GIFTS			
	ROC No. 00000351			
	0% INTRO RATE			
02/16/04	OFFICE DEPOT, INC. GAITHERSBURG MD			36.05
	OFFICE PROD. & SUPPLIES			
	PRINthead,2000,BLACK,C4800A			
	ROC No. 350010313			
	0% INTRO RATE			
02/16/04	GIANT FOOD #245 GERMANTOWN MD			24.22
	GROCERIES/SUNDRIES			
	0% INTRO RATE			
02/18/04	GIANT FOOD #245 GERMANTOWN MD			10.98
	GROCERIES/SUNDRIES			
	0% INTRO RATE			
02/20/04	GIANT FOOD #245 GERMANTOWN MD			16.35
	GROCERIES/SUNDRIES			
	0% INTRO RATE			

Continúa al reverso

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Account Number

Page 4 of 10

IT'S A BAGEL

New Activity continued

Amount \$

02/24/04	OFFICE DEPOT, INC. GAITHERSBURG MD	20.67
	OFFICE PROD. & SUPPLIES	
	EPSON ERC-09 PURPLE MATRX	
	EPSON ERC-23 RIB BLK/RED	
	PAPER,ADD,3X128,10PK,WHITE	
	SSCOPY 8.5X11 WHITE	
	ROC No. 350047079	
	0% INTRO RATE	
02/24/04	GIANT FOODS #191 GERMANTOWN MD	10.92
	GAS/GROCERIES/MISC	
	0% INTRO RATE	
02/26/04	CROWN 11908920 GAITHERSBURG MD	29.16
	CROWN	
	GAS/MS2001022711908920	
	0% INTRO RATE	
02/28/04	U-HAUL SNOUFFR SCHL GAITHERSBURG MD	238.68
	U-HAUL DEALER # 81825	
	CONTRACT # 00038247	
	ROC No. 00409024	
	0% INTRO RATE	
02/28/04	U-HAUL SNOUFFR SCHL GAITHERSBURG MD	238.68
	U-HAUL DEALER # 81825	
	CONTRACT # 00038247	
	ROC No. 00409024	
	0% INTRO RATE	
02/29/04	112 ATLANTIC AVENUE BROOKLYN NY	45.22
	27523768805061343000180	
	ROC No. 00672071SL	
	0% INTRO RATE	
02/29/04	GIANT FOOD #245 GERMANTOWN MD	11.57
	GROCERIES/SUNDRIES	
	0% INTRO RATE	
Total of New Activity		871.57

Finance Charges

Billing days this period: 29

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	0.00	0.0383%	0.00%	13.99%	0.00
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					0.00

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Remember, your introductory rate applies for all new purchases for your first 6 months of membership.

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Membership Rewards OptionsSM Monthly Statement and Program News

Page 5 of 10

For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
January 1, 2004 - January 31, 2004
Account activity after this period does not appear on this statement

Prepared for

Account Number

Available Points

457

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary

Opening points balance	433
New points earned	+24
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	457

New Points Earned

01/01/04 - 01/31/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	24	0	24
Totals	24	0	24

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

Important Notice of Membership Rewards[®] Program Changes

Effective May 1, 2004, eligible Cardmembers will no longer accrue two Membership Rewards points for virtually every dollar charged at stand-alone hardware and home improvement stores. Instead, Cardmembers will accrue one point for every dollar charged at such stores.

(MR Message 6195)



Program changes apply only to Rewards Green & Gold, Preferred Rewards Green & Gold, Rewards Plus Gold, Platinum Card[®], Centurion[®] Card, Gold Financial, ONE Financial Account Platinum Card, Platinum Financial Services Card, Fidelity American Express Green, Gold and Platinum Cards. Eligible Cardmembers will continue to accrue two points for every dollar charged in the U.S. at qualified stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for wireless phone bill payments. Bulk purchases of wireless time accrue only one point per dollar.

Celebrate Spring with Smith & Hawken!

Plan the garden of your dreams at Smith & Hawken. From Eden Park[™] Garden Structure to Premium Teak[™] furniture to plants, containers and lighting, you'll find a wealth of products for creating your own place in the sun (or shade). For store locations or to request a catalog, call 1-888-883-3725 or visit www.smithandhawken.com.

To redeem points for a \$50, \$100, or \$200 Smith & Hawken Gift Card, go to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1075)



Earn DOUBLE Points from Spa Finder - All Year!

You can now earn DOUBLE Membership Rewards[®] points on all purchases online from Spafinder.com or by calling 1-888-ALL-SPAS and using your American Express[®] Card—everyday, all year! Choose from gift certificates redeemable at over 1,100 day, destination and resort spas worldwide and from a wide selection of products from the spa merchandise collection.

Offer valid through 12/31/04. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited within 6-8 weeks. Bonus ID: 6441

Visit www.spafinder.com or call 1-888-ALL-SPAS and start earning double points!

(Bonus ID 6441)

Spa finder[®]

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.

Continued on reverse

EFTA01704724



THE SHARPER IMAGE

Earn 5x Points from sharperimage.com ALL YEAR!

Sharper Image offers innovative products for the home, office and travel that make life easier and more enjoyable. PLUS, you can earn 5X Membership Rewards® points for every dollar you spend when you shop at www.sharperimage.com/amexbonus.

Shop today at www.sharperimage.com/amexbonus and earn 5x points.

(Bonus ID 1076)

Offer valid ONLY when you go to www.sharperimage.com/amexbonus through 12/31/04. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Not valid in stores, phone/mail orders or for the Sharper Image Auction Site. Other terms apply. Bonus points will be awarded within 10-12 weeks. Bonus ID: 1076

Morton's, The Steakhouse Certificates



Morton's always makes dining a night to remember, tempting food lovers with abundant portions of USDA prime aged beef, fresh seafood, hand-picked produce and tempting desserts. Morton's is well known for its unparalleled service and legendary hospitality--setting the standard for fine steakhouse dining. Redeem Membership Rewards® points for \$100 and \$250 certificates for the ultimate dining experience at one of the 64 Morton's restaurants worldwide.

To redeem, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For locations visit www.mortons.com or call 1-866-MORTONS (667-8667).

(MR Message 9034)

Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement governing the American Express® Card Account identified on this Notice. We urge you and any Additional Cardmembers on your Account to read this Notice carefully.

The changes made to the Cardmember Agreement will become effective as indicated below. This Notice formally amends that Agreement and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs and fees and changing fixed APRs to variable APRs) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your American Express Card Account Agreement. We recommend that you carefully review the changes, and then file this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Over-limit Fee (Effective with billing periods ending on or after May 8, 2004)

We are increasing the Over-limit Fee to \$35 if you exceed the total credit line on your Account. Accordingly, we are amending the **Other Fees** section of your Cardmember Agreement by replacing the "\$29" applicable to Over-limit Fees with "\$35."

Dishonored Payment Fee (Effective May 8, 2004)

We are increasing the fee to \$38 whenever any check, similar instrument, electronic payment order that we receive, or a check presented at an American Express Travel Services Office or other authorized location is not honored by your bank or other financial institution. Accordingly, we are amending the **Other Fees** section of your Cardmember Agreement applicable to Dishonored Payments by replacing "\$29" with "\$38." We are also replacing the "\$29" with "\$38" in the **Payment for Cash Transactions** section of your "Agreement between Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Funds Transfer Services."

APR Applicable to Accounts (The changes in these sections will become effective as noted below)

We are amending the **Finance Charges** section of your Cardmember Agreement as follows:

Determining the Prime Rate Applicable to Your Account: Effective with billing periods ending in June 2004, we are changing the timing of when we determine the Prime Rate used to calculate the variable APRs applicable to your Account to the higher of the 1st or 25th day of the month prior to the month in which your billing period ends.

APR Applicable to Accounts in Default:

(i) Effective with billing periods ending in June 2004, we are changing the Default Rates for Purchases and Cash Advances, set forth in the last subsection, from fixed APRs of 19.99% and 23.99% to variable APRs equal to the Prime Rate plus 15.99% and 21.99%. This change will apply to Accounts that are at the Default Rate as of the effective date as well as Accounts that go into default in the future.

(ii) Effective with billing periods ending in May 2004, we are also revising the circumstances in which the Default Rates will apply to your Account.

Accordingly, we are replacing paragraphs C and D of the **Finance Charges** section of your Agreement with the following:

"C. The "Prime Rate" is determined once with respect to each billing period, and applies to the entire billing period. The Prime Rate for billing periods ending in any calendar month is the highest Prime Rate published in the Money Rates section (or successor section) of *The Wall Street Journal* on the 1st or 25th day (or, in each case, if such date is not a business day, the next business day) of the prior calendar month. If *The Wall Street Journal* ceases publication or does not publish the Prime Rate on either of those dates, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion.

D. The DPR (and corresponding APR) on all balances may increase under the following circumstances:

- 1) The DPR (and corresponding APR) on Purchases will increase to the Default Rate, which is a DPR that corresponds to an APR equal to the Prime Rate plus 15.99%, and the DPR (and corresponding APR) on Cash Advances will increase to the Default Rate, which is a DPR that corresponds to an APR equal to the Prime Rate plus 21.99%, if during the Review Period a payment of your Minimum Amount Due is not credited to your Account by the Payment Due Date in any two billing periods. The "Review Period" is the period, constituting approximately one year, of twelve consecutive billing periods ending with the Closing Date of the current billing period, whether or not you received a statement for each such billing period. If these Default Rates are applied, they will apply to your Account for a minimum of twelve consecutive billing periods, beginning with the current billing period, unless you have triggered a higher APR based on the criteria described in subsection (2) below.
- 2) Notwithstanding the foregoing, the DPR (and corresponding APR) on all balances will increase to a Default Rate which is a DPR that corresponds to an APR equal to the Prime Rate plus 21.99%, if during the Review Period (a) a payment of your Minimum Amount Due is not credited to your Account by the Payment Due Date in any three or more billing periods, (b) a payment of your Minimum Amount Due is not credited to your Account by the Payment Due Date in any two consecutive billing periods, (c) a payment on your Account is not honored by your bank or other financial institution, or (d) you exceed any designated credit limit on your Account three or more times. If this Default Rate is applied, it will apply to your Account for a minimum of twelve consecutive billing periods, beginning with the current billing period."

IT'S A BAGEL

Monthly Payment-Minimum Amount Due (Effective with billing periods ending in October 2004)

We are changing the calculation of the Minimum Amount Due on your Account. In some cases, as described below, we will increase the Minimum Amount Due by \$15. Accordingly, we are replacing the third paragraph of your Agreement entitled **Billing Statements/Minimum Amount Due** with the following:

"Each billing statement will reflect a Minimum Amount Due. Payment is due by the time and date shown and in the manner prescribed on the statement. To calculate the Minimum Amount Due we will add together the following:

- (1) any amount past due;
- (2) the greatest of:
 - a) 1/50th of the New Balance on the Closing Date of the billing statement (the calculation of which is rounded to the nearest whole dollar) (for purposes of this calculation we exclude from the New Balance any over-limit fee added to your Account during the billing period),
 - b) the current billed Finance Charges, or
 - c) \$15 (or the New Balance if it is less than \$15); and
- (3) any over-limit fee added to your Account during the billing period.

If the greatest of the three calculations in section (2) above is the current billed Finance Charges, then we will add \$15 to the calculation of the Minimum Amount Due. At our option, we may also include in the Minimum Amount Due all or part of other fees incurred during the billing period and any part of the New Balance in excess of your credit line.

The Minimum Amount Due will not exceed the New Balance. You may pay more than the Minimum Amount Due, up to the entire outstanding balance, at any time."

Other Important Information About Your Account

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at the Express Cash Operations address indicated on your billing statement or E-mail us by clicking on the Customer Service Link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

- (1) Tell us your name and account number.
- (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 date and dollar amount of the suspected error.

If you tell us orally, 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 we need up to 45 days, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. 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.

An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, and other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN: The Small Business Network™ from American Express. This Notice explains how we collect and safeguard information about you and how to tell us your opt out choices. In this Notice, American Express Travel Related Services Company, Inc., American Express Centurion Bank, and American Express Bank, FSB are called "American Express," "we," "our," and "us." The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you." "Affiliates" refers to other companies in the American Express family, related to us by common control or ownership.

What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history.

Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with This Information?

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial

institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

Your Opt Out Choices

You have "opt out" choices about offers that may be sent to you and how those offers may be delivered to you. You may also opt out from certain disclosures of Cardmember Information. Your opt out choices and how to opt out are explained below.

Offers for Products and Services of Other Companies

We work with other companies, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more relevant and valuable to you. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer.

Your choice: You may opt out from receiving these offers by calling us at 800-297-8378 or by filling out the attached form and returning it to the address on the form. You may also include the form with your regular payment.

Please Note: You may receive additional privacy notices that provide information and different opt out choices for other Card accounts that are applicable only to those accounts.

Please complete this form if you choose to opt out and wish to mail your response rather than use the toll-free number, which is 800-297-8378. If you have already given us your choices, you don't need to respond unless you want to change your choices. Return this form to American Express along with your payment coupon using the payment envelope enclosed with your statement.

Offers for Products and Services of Other Companies

- ☐ Do not send me offers for products and services of other companies.

Credit Information Provided to Our Affiliates

- ☐ Do not share credit-related information about me (except as described in this Notice) with American Express Affiliates.

Offers for American Express Products and Services

- ☐ **Mail:** Do not mail me offers for American Express products and services.
- ☐ **Telephone Offers:** Do not contact me by telephone to offer me products and services.

If you do not have a payment envelope, mail your response to:
American Express
Cardmember Information Services
P.O. Box 299836
Ft. Lauderdale
FL 33329-9836

IT'S A BAGEL

Offers for American Express Products and Services

Mail Offers

We may mail you offers for American Express products and services.

Your choice: To opt out from receiving these mailings, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

Telephone Offers

We may contact you by telephone about our products and services or those that we offer with our business partners.

Your choice: To opt out from receiving telephone offers, call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

Information We Share with Our Affiliates

Our Affiliates include financial advisors, publishers, insurers, and travelers cheques issuers. American Express Travel Related Services Company, Inc., and American Express Centurion Bank, and American Express Bank, FSB are Affiliates of each other. We may disclose certain Cardmember Information to our Affiliates to provide services for your Card account and to develop and send you offers for their products and services. We are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history. But you can opt out of our sharing with our Affiliates other credit-related information (such as your credit history as shown on a consumer report).

Your Choice:

To opt out from our sharing credit-related information with our Affiliates (except as permitted by law) call us at 800-297-8378 or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

E-Mail Offers

We may send you e-mail offers for our products and services, and those of our Affiliates and other companies we work with. We don't share e-mail addresses with other companies for them to market their own products and services to you.

Your choice: To opt out from receiving these e-mail offers, enter your preferences at the "Set E-Mail Preferences" page of our Internet Privacy Statement at www.americanexpress.com/preferences.

Additional Information About Your Opt Out Choices

If you are the primary Cardmember on your Card account, your opt out choices will also apply to any other Cardmembers on your Card account. If you opt out, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

Information Security

We take commercially reasonable physical, electronic and procedural steps to help safeguard Cardmember Information.

Former Customers

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

For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had checked the lower-left hand box on the attached opt out form. We may share your name and contact information, and information about our transactions or experiences with you, with financial institutions with whom we jointly offer financial products and services and with our Affiliates. This Notice describes opt out choices about certain other uses of Cardmember Information.

Blue for BusinessSM

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OPENSMALL BUSINESS NETWORKSM

507

**Membership Rewards[®]
Points Available**

at 02/29/04, when charges due are paid in full and all accounts are in good standing.

Prepared For

Account Number

Closing Date

Page 1 of 7

IT'S A BAGEL

04/02/04

Previous Balance \$

871.57

Payment Activity \$

-400.00

New Activity \$
inc. Adjustments and
Finance Charges if any

+1,005.13

New Balance \$

=1,476.70

Minimum
Amount Due \$

30.00

**Payment Due Date
04/27/04**Please refer to page 2
for important information
regarding your account**Credit Line
Summary**
on 04/02/04Total Credit
Line \$
11,300.00Available Credit
Line \$
9,823.30Cash Advance
Limit \$
2,300.00Available Cash
Limit \$
2,300.00To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.**Activity**

* Indicates posting date

Amount \$

03/20/04* Payment Received - Thank You -400.00

New Activity for Amount \$

03/02/04	GIANT FOOD #245 GERMANTOWN MD	41.53
	GROCERIES/SUNDRIES	
	0% INTRO RATE	
03/04/04	EXXONMOBIL8304700282GAITHERS MD	29.80
	PAY AT PUMP8304700282	
	0% INTRO RATE	
03/05/04	OFFICE DEPOT, INC. GAITHERSBURG MD	6.92
	OFFICE PROD. & SUPPLIES	
	SSCOPY 8.5X11 WHITE	
	EPSON ERC-09 PURPLE MATRX	
	ROC No. 350014994	
	0% INTRO RATE	
03/06/04	MONTGOMERY COUNTY DLGERMANTOWN MD	16.70
	PACKAGE STORE/LIQUOR	
	ROC No. 0000000260	
	0% INTRO RATE	
03/06/04	GIANT FOOD #245 GERMANTOWN MD	36.17
	GROCERIES/SUNDRIES	
	0% INTRO RATE	

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

Continued on Page 3

Payment Coupon**Payment Due Date:**
04/27/04Please enter account
number on all checks and
correspondence.**Total New Balance**
\$ 1,476.70Make check payable to
American Express.**Minimum Amount Due**
\$30.00To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.\$
Amount enclosedCheck here if address or
telephone number has
changed. Note changes
on reverse side.

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

000147670000003000 02 H

EFTA01704730

DUPLICATE COPY

Prepared For

Account Number

6

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IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Centurion Bank or American Express Bank, FSB). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Centurion Bank or American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Providing your email
address to American
Express will enable you
to receive special offers,
suited to your needs.

EFTA01704731

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Prepared For

IT'S A BAGEL

Account Number

X

Closing Date

04/02/04

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New Activity continued				Amount \$
03/09/04	FLOWERS SENT TODAY I VIENNA FLOWERS/PLANTS/GIFTS ROC No. 00000791 0% INTRO RATE	VA		56.42
03/10/04	PAPA JOHN'S #6052066 GERMANTOWN RESTURANT 0% INTRO RATE	MD		15.74
03/11/04	OFFICE DEPOT, INC. GAITHERSBURG OFFICE PROD. & SUPPLIES PAPER,ADD,2.25X130,12PK,WHITE EPSON ERC-23 RIB BLK/RED EPSON ERC-09 PURPLE MATRX FILM,FAX,KXFP101,KXFP121,KXFA6 ROC No. 350111492 0% INTRO RATE	MD		47.98
03/13/04	GIANT FOOD #245 GERMANTOWN GROCERIES/SUNDRIES 0% INTRO RATE	MD		19.97
03/15/04	GIANT FOOD #245 GERMANTOWN GROCERIES/SUNDRIES 0% INTRO RATE	MD		10.00
03/17/04	EXXONMOBIL1807724875 GERMANTO PAY AT PUMP1807724875 0% INTRO RATE	MD		31.00
03/20/04	GIANT FOOD #245 GERMANTOWN GROCERIES/SUNDRIES 0% INTRO RATE	MD		15.56
03/23/04	CROWN 11908920 GAITHERSBURG CROWN GAS/MSC8401032411908920 0% INTRO RATE	MD		511.46
03/23/04	PAPA JOHN'S #6052066 GERMANTOWN RESTURANT 0% INTRO RATE	MD		18.89
03/25/04	EXXONMOBIL1807724875 GERMANTO PAY AT PUMP1807724875 0% INTRO RATE	MD		33.75
03/25/04	GIANT FOOD #245 GERMANTOWN GROCERIES/SUNDRIES 0% INTRO RATE	MD		27.10
03/29/04	WAL-MART 2357 GERMANTOWN GENERAL MERCHANDISE 0% INTRO RATE	MD		24.50
03/29/04	GIANT FOOD #245 GERMANTOWN GROCERIES/SUNDRIES 0% INTRO RATE	MD		22.81
03/29/04	OFFICE DEPOT, INC. GAITHERSBURG OFFICE PROD. & SUPPLIES REFILL,BP,MED,2/PK,BLACK EPSON ERC-09 PURPLE MATRX PEN,OFFICE DEPOT,MED,12PK,BLUE EPSON ERC-23 RIB BLK/RED ROC No. 350114951 0% INTRO RATE	MD		26.21

Continued on reverse

EFTA01704732

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Prepared For

Account Number

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IT'S A BAGEL

New Activity continued

Amount \$

04/01/04	GIANT FOOD #245	GERMANTOWN	MD	12.62
	GROCERIES/SUNDRIES			
	0% INTRO RATE			

Total of New Activity

1,005.13

Finance Charges

Billing days this period: 31

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	0.00	0.0383%	0.00%	13.99%	0.00
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					0.00

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Remember, your introductory rate applies for all new purchases for your first 6 months of membership.

DUPLICATE COPY **Membership Rewards Options™** **Monthly Statement and** **Program News**

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For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
February 1, 2004 - February 29, 2004
 Account activity after this period does not appear on this statement

Prepared for

[REDACTED] Account Number

Available Points

507

Points are available when charges are paid in full and all your accounts are in good standing.

Account Summary

Opening points balance	457
New points earned	+50
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	507

New Points Earned

02/01/04 - 02/29/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	50	0	50
Totals	50	0	50

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

Important Notice of Membership Rewards® Program Changes

Effective May 1, 2004, eligible Cardmembers will no longer accrue two Membership Rewards points for virtually every dollar charged at stand-alone hardware and home improvement stores. Instead, Cardmembers will accrue one point for every dollar charged at such stores.

(MR Message 6195)



Program changes apply only to Rewards Green & Gold, Preferred Rewards Green & Gold, Rewards Plus Gold, Platinum Card®, Centurion® Card, Gold Financial, ONE Financial Account Platinum Card, Platinum Financial Services Card, Fidelity American Express Green, Gold and Platinum Cards. Eligible Cardmembers will continue to accrue two points for every dollar charged in the U.S. at qualified stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for wireless phone bill payments. Bulk purchases of wireless time accrue only one point per dollar.

Redeem Membership Rewards® Points for a New LG Microwave

LG, one of the world's leading manufacturer of microwave ovens, would like to introduce the first Combination Microwave Oven and Toaster for 23,000 points. This item comes in Stainless Steel and features a .9 CU FT oven capacity, 900 watt microwave, and 800 watt toaster with 9 browning levels. (PRM342)

To redeem, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

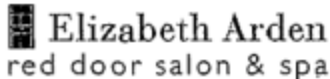
(MR Message 8028)



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.

Continued on reverse

EFTA01704734



Double Points for Mother's Day at Elizabeth Arden

Buy your Mother's Day gift certificates early or treat yourself with a spa package from Elizabeth Arden Red Door Salons. Earn double points from April 10th to May 10th on any purchase of \$150 or more online or in a Red Door Salon.

Call 1-800-99ARDEN or visit www.reddoor.salons.com.

(Bonus ID 9788)

Bonus Points only available at participating Red Door Salon locations and for online transactions, not valid at any Red Door Salons located within department stores. All Red Door gift certificates purchased online are eligible for bonus points and may be used at any Red Door Spa. Gift certificates purchased within department stores are ineligible for bonus points. Offer valid from April 10th - May 10th, 2004. Standard enrollment terms apply. Bonus ID: 9788.

Earn 10x Points from FTD.COM® This Mother's Day!

Find the perfect way to show how much you care this Mother's Day with FTD.COM. Choose from floral arrangements hand delivered by an FTD® Florist. Or, send gourmet chocolates, relaxing spa sets and more! Shop online and earn 10x points at www.ftd.com/amexpromo.

Shop at www.ftd.com/amexpromo this Mother's Day.

(Bonus ID 1675)



Offer valid on purchases from www.ftd.com/amexpromo through 12/31/04. Cannot be combined with any other offers or special promotions. Not valid on Disney® products. To be eligible for bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points are credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1675.

Use GlobalPass Miles Toward Flights on Over 500 Airlines

GlobalPass now offers you the unique ability to use points as cash on over 500 airlines worldwide! Simply transfer Membership Rewards® points to GlobalPass and use GlobalPass Miles to purchase a SuperAwards™ ticket on www.globalpass.com on any scheduled flight worldwide on over 500 airlines. 1,000 Membership Rewards points equals 1,000 GlobalPass Miles.

To redeem, go to americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276)

(MR Message 6341)



Redeem Points for Dell Home System Certificates

Dell—makers of some of America's favorite PCs—allows you to create your own personalized system and save hundreds of dollars at the same time. Just redeem points for a Dell Home System Certificate and use it toward any Dell Inspiron® notebook or Dimension® desktop at www.dell4me.com.

Discounts good on new purchases only through Dell Home Systems Co. Dell business sales divisions will not honor Membership Rewards® certificates. Certificates cannot be used online.

To order your Dell certificates, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). Then redeem your offer by calling 1-888-686-3355 today!

(MR Message 0488)



Roy's Membership Rewards® Certificates

Enjoy delicious dishes from Roy's award-winning menu. Founded by James Beard award winner Chef Roy Yamaguchi, Roy's has become well known throughout the world for its innovative Hawaiian Fusion Cuisine—the freshest local ingredients, European sauces, bold Asian spices with a focus on fresh seafood. Redeem Membership Rewards points for a \$50, \$100, or \$200 certificate good toward your dining experience at Roy's. To find the nearest Roy's location, visit www.roysrestaurant.com.

To redeem points visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4211)





Save 25% on ExpensAble Expense Reporting Software

ExpensAble

Late turning in your expense reports? Join the crowd. Now, a solution is at hand. ExpensAble replaces paper forms or spreadsheets with an intuitive, easy-to-use software solution.

Loaded with powerful convenience features, including pre-filing expense reports with Business Card data at the touch of your mouse! Save 25% when you purchase ExpensAble with your Business Card.

Payment must be made with an American Express® Business Card. The discount will appear on the Cardmember's monthly statement, and is only available directly through ExpensAble. Participation and offer are subject to change without notice. Terms and Conditions apply.

To purchase or for more information, visit open.americanexpress.com/expensable.

(CE 104330)

Get a \$10,000 to \$100,000 Line of Credit

Business Capital Line

There are so many things that can require a quick infusion of cash. Luckily, as a member of the OPEN Network, the Business Capital Line is there for you. Whether you're looking to invest in new office equipment, or just make payroll, the Business Capital Line is a great way to give your business the flexibility to handle almost anything.

The application is simple and takes less than ten minutes to complete. And, best of all, NO collateral is required and 100% of your line of credit is available as cash. Apply today.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least two years. Once approved, the status of your account will be reviewed annually. Upon review you may be contacted to provide additional information.

Call 1-800-276-2504 to apply. Or for more information or to apply online, visit open.americanexpress.com/workingcapital.

(CE 104250)

Borrow up to \$100,000 for as Low as 7.99%

BUSINESS CAPITAL LOAN
FINANCING THE SMALL BUSINESS MEMBER

The Business Capital Loan from OPEN: The Small Business Network™ is an unsecured installment loan with repayment terms of 24 or 36 months. The simple application process and quick approval times allow you to receive your funds within two days. It is ideal for large capital expenditures such as business expansions or office renovations, and the fixed monthly payments make planning a lot easier.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least two years.

For a fast decision, apply online at open.americanexpress.com/businessloan.

(CE 104256)

Pay Your Bills Automatically with Your Business Card

AUTOMATIC BILL PAYMENT
with American Express

Take advantage of Automatic Bill Payment, a fee-free benefit of your American Express® Business Card that can help make sure your business bills get paid on time, every time. It's a time-saving, convenient way to manage cash flow--and you can use it to pay a wide variety of service providers. Plus, you can earn Membership Rewards® points for each bill you pay with Automatic Bill Payment. Contact your service providers to enroll.

To learn more, go to open.americanexpress.com/automaticbill.

(CE 104260)

OPEN Network Business Travel Center



In addition to savings of up to 20% on domestic flights* and the ability to search and book flights on low cost carriers, the OPEN Network Business Travel Center now offers exceptional hotel rates through the Preferred Extras Hotel Program. When you book your hotel reservations with the OPEN Network Business Travel Center, you can find some of the best unrestricted business rates available with our participating partners.

*On aggregate, clients can save an average of 8-10% on their airline expenditures. Discounts are based on specific fare classes and availability at the time of booking. Additional Terms and Conditions apply.

Book your next business trip at open.americanexpress.com/businesstravel or call 1-866-400-OPEN (6736).

(CE 104329)

Blue for BusinessSM

DUPLICATE COPY

OPENSMALL BUSINESS NETWORKSM**1,380**
Membership Rewards[®]
Points Available

at 03/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For

IT'S A BAGEL

Account Number

Closing Date

05/03/04

Page 1 of 7

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
1,476.70	-600.00	+582.16	=1,458.86	29.00

Payment Due Date
05/28/04Please refer to page 2
for important information
regarding your account

Credit Line Summary on 05/03/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	11,300.00	9,841.14	2,300.00	2,300.00

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.**Introducing OPEN SavingsSM**

No Coupons. No Codes. No Kidding. OPEN Savings is an easy way to save at places like AT&T, FedEx[®], Hertz, Staples[®] and others. There are no coupons, codes or complications. Plus, the savings are in addition to others you may already receive. Simply use your American Express[®] Business Card and see your savings every month on your statement. Use your Card and start saving! To learn more, go to open.americanexpress.com/savings.

Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and Conditions apply. For more information, please visit open.americanexpress.com/savings.

Activity				* Indicates posting date	Amount \$
04/21/04*	Payment Received - Thank You				-600.00
New Activity for [REDACTED]					Amount \$
04/02/04	CROWN 11908920	GAITHERSBURG	MD		29.40
	CROWN				
	GAS/MS06783040311908920				
	0% INTRO RATE				
04/03/04	GIANT FOOD #245	GERMANTOWN	MD		48.34
	GROCERIES/SUNDRIES				
	0% INTRO RATE				
04/08/04	GIANT FOOD #245	GERMANTOWN	MD		40.12
	GROCERIES/SUNDRIES				

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

Payment Coupon

GAITHERSBURG MD 20877-1450

|||||

Mail Payment to:

 |||||
 AMERICAN EXPRESS
 PO BOX 360002
 FT LAUDERDALE FL 33336-0002

|||||

Payment Due Date:
05/28/04

Continued on Page 3

Please enter account
number on all checks and
correspondence.**Total New Balance**
\$ 1,458.86Make check payable to
American Express.**Minimum Amount Due**
\$29.00To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.\$
Amount enclosedCheck here if address or
telephone number has
changed. Note changes
on reverse side.

02 H

EFTA01704737

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Prepared For

Account Number

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IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB or American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

05/03/04

Page 3 of 7

New Activity continued				Amount \$
04/08/04	CROWN 11908920	GAITHERSBURG MD		26.79
	CROWN			
	GAS/MS005040911908920			
04/10/04	GIANT FOOD #245	GERMANTOWN MD		84.05
	GROCERIES/SUNDRIES			
04/10/04	MONTGOMERY COUNTY DLGERMANTOWN	MD		63.90
	PACKAGE STORE/LIQUOR			
	ROC No. 0000000347			
04/12/04	CROWN 11908920	GAITHERSBURG MD		26.48
	CROWN			
	GAS/MS0865041311908920			
04/13/04	OFFICE DEPOT, INC. GAITHERSBURG	MD		11.85
	OFFICE PROD. & SUPPLIES			
	EPSON ERC-09 PURPLE MATRX			
	PAPER, LINEN, 25%, 24#, 80, IVORY			
	ROC No. 350013352			
04/13/04	GAITHERSBURG PARTY RGAITHERSBURG	MD		28.25
	301-963-9011			
04/17/04	GIANT FOOD #245	GERMANTOWN MD		27.95
	GROCERIES/SUNDRIES			
04/19/04	CROWN 11908920	GAITHERSBURG MD		29.15
	CROWN			
	GAS/MS04190042011908920			
04/20/04	GIANT FOOD #245	GERMANTOWN MD		19.29
	GROCERIES/SUNDRIES			
04/23/04	GIANT FOOD #245	GERMANTOWN MD		22.49
	GROCERIES/SUNDRIES			
04/26/04	DUNKIN DONUTS/BASKINGAITHERSBURG	MD		10.98
	FOOD/BEVERAGES			
04/26/04	CROWN 11908920	GAITHERSBURG MD		31.87
	CROWN			
	GAS/MS07018043011908920			
04/28/04	GAITHERSBURG PARTY RGAITHERSBURG	MD		11.30
	301-963-9011			
04/29/04	GIANT FOOD #245	GERMANTOWN MD		26.14
	GROCERIES/SUNDRIES			
04/30/04	OFFICE DEPOT, INC. GAITHERSBURG	MD		9.92
	OFFICE PROD. & SUPPLIES			
	EPSON ERC-09 PURPLE MATRX			
	EPSON ERC-23 RIB BLK/RED			
	ROC No. 350141771			
04/30/04	CROWN 11908920	GAITHERSBURG MD		30.49
	CROWN			
	GAS/MS08906050111908920			
05/03/04	Periodic FINANCE CHARGE			3.40
Total of New Activity				582.16

Continued on reverse

EFTA01704739

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Prepared For

Account Number

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IT'S A BAGEL

Finance Charges

Billing days this period: 31

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	286.51	0.0383%	13.97%	13.99%	3.40
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					<u>3.40</u>

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY **Membership Rewards OptionsSM** **Monthly Statement and** **Program News**

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For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
March 1, 2004 - March 31, 2004
 Account activity after this period does not appear on this statement

Prepared for
 [REDACTED]
 Membership Rewards Account Number
 [REDACTED]

Available Points

1,380

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary

Opening points balance	507
New points earned	+873
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	1,380

New Points Earned

03/01/04 - 03/31/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business [REDACTED]	873	0	873
Totals	873	0	873

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-616-2799.

Earn More! New ways to earn points.

Important Notice of Membership RewardsSM Program Changes

Effective May 1, 2004, eligible Cardmembers will no longer accrue two Membership Rewards points for virtually every dollar charged at stand-alone hardware and home improvement stores. Instead, Cardmembers will accrue one point for every dollar charged at such stores.

(MR Message 6195)



Program changes apply only to Rewards Green & Gold, Preferred Rewards Green & Gold, Rewards Plus Gold, Platinum CardSM, CenturionSM Card, Gold Financial, ONE Financial Account Platinum Card, Platinum Financial Services Card, Fidelity American Express Green, Gold and Platinum Cards. Eligible Cardmembers will continue to accrue two points for every dollar charged in the U.S. at qualified stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for wireless phone bill payments. Bulk purchases of wireless time accrue only one point per dollar.

Reward the People You Love



Now you can use Membership RewardsSM points to celebrate Mom, Dad and grads. Just redeem Membership Rewards points for a gift certificate good at The Capital Grille. Treat them to our famous dry-aged steaks, chops and fresh seafood. Award-winning wines. Impeccable service. All in the elegantly relaxed atmosphere we are known for.

Now open in Fort Lauderdale.

To redeem points for The Capital Grille \$100 or \$250 certificate, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 3233)

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.

Continued on reverse

EFTA01704741



Rewarding News from American Express

Coming soon for a limited time, we will offer you the opportunity to earn additional Membership Rewards® points just for paying your bills in select industries when you sign up for Automatic Bill Payment. Automatic Bill Payment is a simple way to consolidate your payments and make sure that your bills are paid on time and you'll have fewer checks to write. Watch your mailbox for the dates on the great promotion.

To get started now with Automated Bill Payment, visit www.americanexpress.com/abp33 for links and phone numbers of providers who accept the Card for automatic bill payment or for more information.
(MR Message 1173)



Attend Golf School at Hilton Head!

Experience world-class golf instruction from Golf Academy of Hilton Head at Sea Pines. Redeem Membership Rewards® points for golf instruction from Class A PGA professionals! School sessions include instruction, personalized improvement manual, lunch, and more. Schedule a one-day golf school for 50,000 Membership Rewards points, a two-day golf school for 100,000 points or a three-day golf school for 175,000 points. Please call 1-843-785-4540 or visit www.golfacademy.net for more information.

To redeem Membership Rewards points visit, www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4172)

**THE
SHARPER
IMAGE**

Ionic Breeze® - the Most Trusted Air Purifier!

Redeem Membership Rewards® points and realize the benefits of reduced allergens and dust with a Sharper Image Ionic Breeze® Quadra® Silent Air Purifier. The best-selling Ionic Breeze® offers silent operation, efficient air cleaning and odor reduction, as well as no replacement filters, low energy use and 24-7 air cleaning in every room.

To redeem Membership Rewards® points for Sharper Image items, visit www.americanexpress.com/rewards or 1-800-AXP-EARN (297-3276)

(MR Message 4047)



10x Points Plus the Perfect Gift at GiftSense.com

Gift Sense™ online shopping provides smart ideas and answers for every gift-giving need this Spring--all in one convenient place--plus you can earn 10x Membership Rewards® points! A trusted partner of FTD.COM®, www.GiftSense.com offers quality products, dependable delivery, secure transactions and guaranteed satisfaction.

Earn 10X points at www.giftsense.com/amexmr1 everyday and all year.

(MR Message 5287)

Expires 12/31/04. Not valid in retail stores or with other offers. Product price excludes shipping. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase, and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks. Bonus ID: 5842.

Introducing a Nike Golf Exclusive



Nike Golf would like to introduce the Tiger Woods package for 55,000 Membership Rewards® points (NIKE20). This exclusive package features the Nike Ignite Driver, a dozen Nike One Golf Balls and The Upper Deck Tiger Woods special collectible tin trading card set. This offer is only available while quantities last.

Redeem now at www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4221)



AOL® for Small Business! Try It FREE for 45 Days!



Try AOL® for Small Business, a version of AOL designed for small business owners and decision-makers. Access business savings, online marketing tools, expert advice, priority support, and more! Network with other small business professionals. Learn how to start, grow and manage your business! Sign on to AOL for Small Business today and get your first 45 days FREE!

Free trial must be used within the first 45 days of initial sign-up. To avoid being charged a monthly fee, simply cancel your membership before trial period ends. Monthly fee varies by plan selected. During trial period, premium services carry surcharges, communication surcharges may apply in certain areas, and members may incur charges on phone bills depending on calling plan and location. Offer for new AOL members in U.S., 18 or older. American Express Business Card is required for registration.

To sign up, visit open.americanexpress.com/aolsb2. Already an AOL Member? Go to AOL Keyword: Small Business for service details.

(CE 104440)

Get a \$10,000 to \$100,000 Line of Credit



There are so many things that can require a quick infusion of cash. Luckily, as a member of the OPEN Network, the Business Capital Line is there for you. Whether you're looking to invest in new inventory, or just make payroll, the Business Capital Line is a great way to give your business the flexibility to handle almost anything. And best of all, NO collateral is required and 100% of your line is available as cash. Apply today.

Subject to credit approval--not all customers may qualify. All applicants must have been in business for at least 2 years. Once approved, the status of your account will be reviewed annually. Upon review you may be contacted to provide additional information.

Call 1-800-276-2504 to apply. Or for more information or to apply online, visit open.americanexpress.com/workingcapital.

(CE 104444)

Cardmember Notification



Effective June 1, 2004, the savings offered through *Everyday Savings* at Cingular Wireless to American Express Business Cardmembers will no longer be available. Cardmembers who have signed up for qualifying plans before June 1, 2004, will continue to receive the savings per the terms of the offer.

Effective April 1, 2004, access to the Epinions Web site through OPEN: The Small Business Network™ will no longer be available.

(CE 104441)

Enjoy the Rewards from Paying State Business Taxes



Paying taxes has its good points. Earn one Membership Rewards® point for virtually every dollar you charge for state business taxes and fees on your eligible, enrolled American Express® Card. Simply use your Card to make a payment with Official Payments Corp.® at www.officialpayments.com/amex7.jsp or call 1-800-2PAY-TAX (1-800-272-9829).

Note: All tax payments made with the Card are subject to a convenience fee charged by Official Payments Corp. Acceptance of card payments, business tax types, and the convenience fee vary by state. For complete details about fees and participating states, visit Official Payments Corp. online. Terms and Conditions of the Membership Rewards program apply.

For details, visit www.officialpayments.com/amex7.jsp or call toll-free at 1-866-621-4109.

(CE 104438)

Blue for BusinessSM

DUPLICATE COPY

OPENSMALL BUSINESS NETWORKSM

2,387

**Membership Rewards[®]
Points Available**

at 04/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For

Account Number

Closing Date

Page 1 of 8

IT'S A BAGEL

06/02/04

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
1,458.86	-400.00	+392.65	=1,451.51	29.00

**Payment Due Date
06/27/04**Please refer to page 2
for important information
regarding your account

Credit Line Summary	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
on 06/02/04	11,300.00	9,848.49	2,300.00	2,300.00

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.**Activity**

* Indicates posting date

Amount \$

05/21/04* Payment Received - Thank You -400.00

New Activity for Amount \$

05/03/04	USPS 1050050898	GAITHERSBURG MD	37.00
	POSTAL SERVICES		
05/06/04	GIANT FOOD #284	ROCKVILLE MD	7.73
	GROCERIES		
05/06/04	GIANT FOOD #245	GERMANTOWN MD	10.12
	GROCERIES/SUNDRIES		
05/08/04	CROWN 11908920	GAITHERSBURG MD	32.13
	CROWN		
	GAS/MS2948050911908920		
05/10/04	GAITHERSBURG PARTY	GAITHERSBURG MD	11.30
	301-963-9011		
05/10/04	GIANT FOOD #245	GERMANTOWN MD	36.04
	GROCERIES/SUNDRIES		
05/11/04	OFFICE DEPOT, INC.	GAITHERSBURG MD	12.51
	OFFICE PROD. & SUPPLIES		
	PAPER,ADD,3X128,10PK,WHITE		
	PAPER,ADD,2.25X130,12PK,WHITE		
	ROC No. 350018370		

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

Payment Coupon**Payment Due Date:**
06/27/04

Continued on Page 3

Please enter account
number on all checks and
correspondence.**Total New Balance**
\$ 1,451.51Make check payable to
American Express.**Minimum Amount Due**
\$29.00To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.

|||||

\$
Amount enclosedCheck here if address or
telephone number has
changed. Note changes
on reverse side.

Mail Payment to:

|||||

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

|||||

000145151000002900 02 H

EFTA01704744

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Prepared For

Account Number

Page 2 of 8

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB or American Express Centurion Bank. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

06/02/04

Page 3 of 8

New Activity continued				Amount \$
05/15/04	15730 SHADY GROVE	ROGAITHERSBURG	MD	29.55
	23068893180137263054280 ROC No. 0046086ISL			
05/15/04	GIANT FOOD #245	GERMANTOWN	MD	18.16
	GROCERIES/SUNDRIES			
05/22/04	GIANT FOOD #245	GERMANTOWN	MD	46.34
	GROCERIES/SUNDRIES			
05/27/04	THE HOME DEPOT 2550	GAITHERSBURG	MD	52.47
	HOME IMPROVEMENT			
05/27/04	OFFICE DEPOT, INC.	GAITHERSBURG	MD	9.92
	OFFICE PROD. & SUPPLIES EPSON ERC-09 PURPLE MATRX EPSON ERC-23 RIB BLK/RED ROC No. 350023340			
05/28/04	GIANT FOOD #245	GERMANTOWN	MD	27.59
	GROCERIES/SUNDRIES			
05/29/04	CROWN 11908920	GAITHERSBURG	MD	32.31
	CROWN GAS/MS2535053011908920			
05/29/04	GIANT FOOD #245	GERMANTOWN	MD	12.26
	GROCERIES/SUNDRIES			
06/02/04	Periodic FINANCE CHARGE			17.22
Total of New Activity				392.65

Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 30	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	1,499.28	0.0383%	13.97%	13.99%	17.22
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					17.22

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For

IT'S A BAGEL

Account Number

Page 4 of 8

Membership Rewards OptionsSM Monthly Statement and Program News

Page 5 of 8

American Express®



For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
April 1, 2004 - April 30, 2004
Account activity after this period does not appear on this statement

Prepared for

Membership Rewards Account Number
[REDACTED]

Available Points

2,387

Points are available when charges are paid in full and all your accounts are in good standing.

Account Summary

Opening points balance	1,380
New points earned	+1,007
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	2,387

New Points Earned

04/01/04 - 04/30/04

Points Activity On
Eligible Charges

Bonus Points
Awarded

Total Points Activity
Per Card

Blue For Business

1,007

0

1,007

Totals

1,007

0

1,007

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

Fly to the Caribbean with Air Jamaica!



Enjoy legendary Lovebird Hospitality on the airline voted World's Best to the Caribbean for six years in a row by 'World Travel Awards'! Redeem 35,000 Membership Rewards® points for economy-class travel to Jamaica or to any of Air Jamaica's Caribbean island destinations including Antigua, Barbados, Bonaire, Curacao, Grenada and St. Lucia.

Call 1-800-523-5585 for
reservations or visit
www.airjamaica.com.

(MR Message 0376)

Double points on your next family vacation!



Earn double Membership Rewards® points and get family vacation when you book and pay for an adventure vacation at Sea World, Busch Gardens or Sesame Place between 6/1/04-9/15/04, for travel by 12/31/04. Create a customized vacation or choose one of the featured packages.

Go to www.seaworldvacations.com, www.buschgardensvacations.com or www.sesameplacevacations.com, enter code AXPFUN and plan your trip.

(Bonus ID 6625)

To eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID 6625

Continued on reverse

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.

EFTA01704748



KRUPS

Introducing the Krups DuotheK Stainless Steel Therm

Krups would like to introduce the DuotheK Stainless Steel Therm (PRM359) for 31,000 points. Make coffee and tea at the same time! The DuotheK Stainless Steel Therm has two independent brewing systems, perfect for making regular and decaf coffee or tea and coffee. Two double-insulated, eight-cup thermal carafes keep coffee hot for hours. The DuotheK has Krups Deep Brew technology to provide you with coffee full of rich, robust flavor. Available in Stainless Steel.

Redeem now at www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1465)



Join the Fun - Geoffrey's Birthday Club!

Now, you can redeem Membership Rewards® points for 'R' Us gift cards! Use them to buy toys, clothing and baby items in any Toys'R'Us or Babies'R'Us store. And while you're in Toys'R'Us, sign your child up for Geoffrey's Birthday Club! Every Club member gets a birthday card from Geoffrey, a special surprise and Fun Pass for an incredible Birthday Club experience in our store. Mom gets a party planner with valuable tips and coupons. And it's all FREE!

Sign up for Geoffrey's Birthday Club for FREE at any Toys'R'Us Store!

(MR Message 5097)

Please allow at least eight weeks from time of enrollment to receive a birthday card. For nearest store location and to access the 'R' Us Family Privacy Policy, call 1-800-TOYSRUS (1-800-869-7787) or see www.toysrus.com/privacypolicy.

2x Points-Greeting Cards from Gallery Collection

Stop running To The Store! Order premium quality greeting cards at low, Direct-from-the-Publisher prices. Earn Double Membership Rewards® points on all orders from June 1 to August 31, 2004.

To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 8684.

Browse our selection of Birthday, Holiday and All Occasion Cards at www.gallerycollection.com/amex or call (201) 641-0700 for a catalog.

(Bonus ID 8684)

Redeem at GAP this Summer

Summer is in the air! Welcome warm weather in breezy tiered styles and floral prints. Redeem Membership Rewards® points this summer for Gap Gift Cards!

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) to redeem points today.

(MR Message 7008)

Use Amtrak® Certificates for Business or Vacation Travel

Northeast business travelers can take advantage of amenities like comfortable seating, conference tables and power outlets aboard Acela Express® between Boston, New York and Washington. In addition, Amtrak provides service to over 500 destinations across the country. You can redeem Membership Rewards® points for Amtrak certificates ranging from \$50-\$300. For reservations or information, call 1-800-USA-RAIL (872-7245) or call your travel agent.

To review Amtrak rewards and redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 2036)

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Pay Your Bills Automatically with Your Business Card

AUTOMATIC

**BILL
PAYMENT**

with American Express

Take advantage of Automatic Bill Payment, a fee-free benefit of your American Express® Business Card that can help make sure your business bills get paid on time, every time. It's a time-saving, convenient way to manage cash flow--and you can use it to pay a wide variety of service providers. Plus, you can earn Membership Rewards® points for each bill you pay with Automatic Bill Payment.

Call your service providers to enroll. To learn more, go to open.americanexpress.com/automaticbill.

(CE 104549)

OPEN Network Business Travel Center

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SMALL BUSINESS NETWORK™

In addition to savings of up to 20% on domestic flights* and the ability to search and book flights on low cost carriers, the OPEN Network BusinessTravel Center now offers exceptional hotel rates through the Preferred Extras Hotel Program. When you book your hotel reservations with the OPEN Network Business Travel Center, you can find the best unrestricted business rates available with our participating partners.

*On aggregate, clients can save an average of 8-10% on their airline expenditures. Discounts are based on specific fare classes and availability at the time of booking. Additional Terms and Conditions apply.

Book your next business trip at open.americanexpress.com/businesstravel or call 1-866-400-OPEN (6736).

(CE 104550)

Introducing OPEN SavingsSM

OPEN

SMALL BUSINESS NETWORK™

No Coupons. No Codes. No Kidding. OPEN Savings is a new easy way to save at places like AT&T, FedEx®, Hertz®, Staples®, and others. Plus, the savings are in addition to other savings you may already receive. Simply use your American Express® Business Card and see your savings on your statement.

Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and Conditions apply. For more information please visit open.americanexpress.com/savings.

Use your Card and start saving! To learn more, go to open.americanexpress.com/savings.

(CE 104551)

Business Capital Loan from American Express

BUSINESS CAPITAL LOAN

FROM OPEN: THE SMALL BUSINESS NETWORK™

Do you need money for a business initiative that you can pay back over time? If so, then the Business Capital Loan from OPEN: The Small Business Network™ is a convenient source of capital for your business. It gives you the power to select the amount you need and the terms of your repayment. The application is simple with no additional paperwork required in most cases. Plus, the approval process is quick, so you will have the money you need before you know it.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years.

For a fast decision, apply online at open.americanexpress.com/businessloan or call 1-888-771-9090.

(CE 104555)

Get a \$10,000 to \$100,000 Unsecured Line of Credit

**Business
Capital
Line**

There are many things that can require a quick infusion of cash. Luckily, as a member of the OPEN Network, the Business Capital Line is there for you. Whether you're looking to invest in new inventory, or just make payroll, the Business Capital Line is a great way to give your business the flexibility to handle almost anything. And, best of all, NO collateral is required and 100% of your line is available as cash. Apply today.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least two years. Once approved, the status of your account will be reviewed annually. Upon review, you may be contacted to provide additional information.

Call 1-800-276-2504 to apply, or for more information or to apply online visit open.americanexpress.com/workingcapital.

(CE 104547)

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.

Share the Rewards - The American Express Donation Site

Charitable giving is now even easier when you use your Card at the American Express Donation Site.

Use your Card to donate to a favorite charity at www.americanexpress.com/donate.

(CE 104556)



Make a donation to any of over 850,000 U.S. charitable organizations.

You can give to multiple charities in one transaction or set up Recurring Donations to a favorite charity. Donations are tax deductible and you will receive an instant e-mail receipt for tax purposes.

Blue for BusinessSM

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OPENSMALL BUSINESS NETWORKSM**2,963**
Membership Rewards[®]
Points Available

at 05/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For

IT'S A BAGEL

Account Number

Closing Date

07/02/04

Page 1 of 7

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
1,451.51	-600.00	+246.55	=1,098.06	22.00

Payment Due Date
07/27/04Please refer to page 2
for important information
regarding your account

Credit Line Summary on 07/02/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	16,300.00	15,201.94	3,260.00	3,260.00

Please note, your credit limit is \$16,300.00 and your cash limit is \$3,260.00.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity	* Indicates posting date	Amount \$
06/16/04*	Payment Received - Thank You	-600.00
New Activity for		Amount \$
06/03/04	THE HOME DEPOT 2550 GAITHERSBURG MD HOME IMPROVEMENT	60.68
06/07/04	GIANT FOOD #245 GERMANTOWN MD GROCERIES/SUNDRIES	32.28
06/08/04	GAITHERSBURG PARTY RGAITHERSBURG MD 301-963-9011	11.30
06/08/04	CROWN 11908920 GAITHERSBURG MD CROWN GAS/MS6560050911908920	34.26
06/11/04	OFFICE DEPOT, INC. GAITHERSBURG MD OFFICE PROD. & SUPPLIES EPSON ERC-09 PURPLE MATRX EPSON ERC-23 RIB BLK/RED ROC No. 350036315	9.92
06/12/04	GIANT FOOD #245 GERMANTOWN MD GROCERIES/SUNDRIES	19.10

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

Payment Coupon**Payment Due Date:**
07/27/04Please enter account
number on all checks and
correspondence.**Total New Balance**
\$ 1,098.06Make check payable to
American Express.**Minimum Amount Due**
\$22.00To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.

GAITHERSBURG MD 20877-1450

|||||

\$
Amount enclosedCheck here if address or
telephone number has
changed. Note changes
on reverse side.

Mail Payment to:

|||||

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

|||||

000109806000002200 02 H

EFTA01704752

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Account Number

Page 2 of 7

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

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Customer Service
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24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Providing your email
address to American
Express will enable you
to receive special offers,
suited to your needs.

EFTA01704753

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

07/02/04

Page 3 of 7

New Activity continued				Amount \$
06/17/04	CROWN 11908920	GAITHERSBURG	MD	35.21
	CROWN			
	GAS/MS0374061811908920			
06/18/04	GIANT FOOD #245	GERMANTOWN	MD	28.87
	GROCERIES/SUNDRIES			
07/02/04	Periodic FINANCE CHARGE			14.93
Total of New Activity				246.55

Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 30	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	1,299.85	0.0383%	13.97%	13.99%	14.93
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
					14.93

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

DUPLICATE COPY **Membership Rewards Options™ Monthly Statement and Program News**

Page 5 of 7

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Membership Rewards account,
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(297-3276)

www.americanexpress.com/rewards

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

Statement Period
May 1, 2004 - May 31, 2004
Account activity after this period does not appear on this statement

Prepared for

[REDACTED]
[REDACTED] Account Number

Available Points

2,963

Points are available when charges are paid in full and all your accounts are in good standing.

Account Summary

Opening points balance	2,387
New points earned	+576
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	2,963

New Points Earned

05/01/04 - 05/31/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business [REDACTED]	576	0	576
Totals	576	0	576

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

SeaWorld and Busch Gardens Adventure Parks

Experience a world of unique attractions and incredible thrills by redeeming Membership Rewards® points for tickets to SeaWorld and Busch Gardens Adventure Parks.

You can redeem for tickets for multiple parks, including Busch Gardens (Tampa, Williamsburg), Adventure Island (Tampa), SeaWorld (San Antonio, San Diego, Orlando), Water Country (Williamsburg) and Sesame Place (Philadelphia).

Tickets for Adventure Island (Tampa), Busch Gardens (Tampa) and SeaWorld (All locations) valid through March 31, 2005. Tickets for Busch Gardens (Williamsburg), Water Country (Williamsburg) and Sesame Place (Philadelphia) are valid through the 2004 season. Tickets are non-replaceable if lost or stolen.

To review these rewards and redeem points for tickets, visit www.americanexpress.com/rewards or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3076)



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.

EFTA01704756

DUPLICATE COPY

Account Number

American Express®



Page 6 of 7

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

07/02/04

Page 7 of 7



Bid on Unique Prizes at Blue PLAY!

Visit the online auction where you can bid on amazing experiences with Membership Rewards® points. New auctions are posted every week, and there's no fee to participate. Past auctions included luxurious spa weekends, the JVC Jazz Festival and Newport's 50th, and Legends of Boston Baseball! To see what's on the auction block, visit open.americanexpress.com/blueplayforbusiness.

Not earning Membership Rewards points for virtually every dollar you spend?

Visit open.americanexpress.com/businessmroptions.

(CE 104622)

Membership Rewards program Terms and Conditions apply.

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.

EFTA01704758

Blue for BusinessSM

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OPENSMALL BUSINESS NETWORKSM

3,338

**Membership Rewards[®]
Points Available**

at 03/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For

Account Number

Closing Date

Page 1 of 5

IT'S A BAGEL

08/02/04

Previous Balance \$

1,098.06

Payment Activity \$

-50.00

New Activity \$
inc. Adjustments and
Finance Charges if any

+64.97

New Balance \$

=1,113.03

Minimum
Amount Due \$

22.00

**Payment Due Date
08/27/04**Please refer to page 2
for important information
regarding your account**Credit Line
Summary**
on 08/02/04Total Credit
Line \$
16,300.00Available Credit
Line \$
15,186.97Cash Advance
Limit \$
3,260.00Available Cash
Limit \$
3,260.00To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.**Activity**

* Indicates posting date

Amount \$

07/11/04* Payment Received - Thank You

-50.00

New Activity for

Amount \$

07/06/04 THE HOME DEPOT 2550 GAITHERSBURG MD
GOODS/SERVICES

16.68

07/09/04 EXXONMOBIL8304695581 GAITHERS MD
GOODS/SERVICES

35.11

08/02/04 Periodic FINANCE CHARGE

13.18

Total of New Activity**64.97****Finance Charges**

Billing days this period: 31

Average Daily
Balance \$Daily
Periodic RateActual ANNUAL
PERCENTAGE
RATENominal ANNUAL
PERCENTAGE
RATEPeriodic
FINANCE
CHARGE \$

Purchases

1,110.72

0.0383%

13.97%

13.99%

13.18

Cash Advances

0.00

0.0527%

0.00%

19.24%

0.00

13.18

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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

Payment Coupon**Payment Due Date:**
08/27/04Please enter account
number on all checks and
correspondence.**Total New Balance**
\$1,113.03Make check payable to
American Express.**Minimum Amount Due**
\$22.00To avoid additional
Finance Charges on
Purchases, pay the New
Balance before the
Payment Due Date.

IT'S A BAGEL

GERMANTOWN MD 20876-5960

|||||

\$

Amount enclosed

Mail Payment to:

|||||

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

|||||

000111303000002200 02 H

EFTA01704759

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33335-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Membership Rewards Options™ Monthly Statement and Program News

Page 3 of 5

For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
June 1, 2004 - June 30, 2004
Account activity after this period does not appear on this statement

Prepared for

Membership Rewards Account Number

Available Points

3,338

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary

Opening points balance	2,963
New points earned	+375
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	3,338

New Points Earned

06/01/04 - 06/30/04

Points Activity On
Eligible Charges

Bonus Points
Awarded

Total Points Activity
Per Card

Blue For Business

375

0

375

Totals

375

0

375

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn More! New ways to earn points.

Use Miles as Money with GlobalPass®



GlobalPass offers Membership Rewards® enrollees the ability to use Miles as Money toward any airline, anytime. With the GlobalPass SuperAwards™ Program, transfer Membership Rewards points to GlobalMiles™ and redeem toward tickets on any airline worldwide! GlobalPass also offers GlobalAwards®, allowing enrollees to redeem Membership Rewards points toward travel on GlobalPass Affiliated Airlines including AeroPostal, TACA and KLM.

To transfer Membership Rewards points to GlobalPass Miles, call **1-800-AXP-EARN (297-3276)** or go to www.americanexpress.com/rewards.

(MR Message 6387)

Earn Up to 1,500 Bonus Points with AOL® 9.0 Optimized!



Membership Rewards® enrollees get AOL--FREE for 50 days. Plus, earn up to 1,500 bonus points (500/paid mo.) when you sign up with an eligible, enrolled American Express® Card and stay on AOL after the trial period ends.

Call **1-800-276-3459** or visit www.free.aol.com/mr1 for complete terms and conditions.

(MR Message 9033)

AOL TRIAL MUST BE USED WITHIN 50 DAYS OF INITIAL SIGN-ON. To avoid being charged monthly fee, cancel before trial ends. Must register by 9/30/04 using phone # or URL and pay AOL fees by 4/14/05 for bonus points. To be eligible for bonus points, must be enrolled in Membership Rewards at time AOL fee is charged to AMEX Card. Bonus points will be awarded 500/mo for each paid month of AOL membership fees up to max of 1,500 points. Must charge AOL monthly fee to eligible, enrolled AMEX Card. Bonus points will be credited to Membership Rewards acct within 10-12 weeks after charges appear on billing stmt. To be awarded bonus points, you must pay AOL monthly membership fees by 4/15/05. Bonus ID: 7492.

Continued on reverse

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.

EFTA01704761



STAPLES



Amazing Back-to-School Savings at Staples®!

From crayons to calculators and pencils to portfolios, Staples makes it easy to find the hottest buys all in one place.

Redeem Membership Rewards® points for Staples Awards and shop in store, through the catalog or online at **Staples.com**. It's all here, you're all done!

Visit americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 7079)

GAP

Back to School with Gap Gift Cards

Redeem Membership Rewards® points for \$25 or \$50 Gap Gift Cards! Get the school year off to a great start by using a Gap Gift Card to get your favorite classics or the season's latest looks. Gap has styles for every generation. Gap Gift Cards can be used at any Gap store in the U.S. and at **www.gap.com** where you'll find more sizes, more fits and more washes.

To find out more about using Membership Rewards points to get Gap Gift Cards, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1099)

Alitalia

Experience Italy with Alitalia!

As Italy's premier airline, Alitalia offers the most non-stop flights to Italy from all its U.S. gateways. Enjoy wide-body seats, superb gastronomy, an extraordinary in-flight boutique and world-famous service from the people who have turned living into an art form.

Redeem Membership Rewards® points and experience the passion of Italy. Take advantage of the new Magnifica Class Companion-reward and bring a friend!

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6344)



Redeem Membership Rewards® points with Discovery Channel Stores!

Discovery Channel reaches beyond the television screen to bring you a universe of products guaranteed to "Entertain Your Brain". From leading-edge electronics to exclusive toys, there are plenty of products to help you share the spirit of Discovery.

To find the nearest store or begin your shopping online, visit www.discovery.com/store or visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6339)



Look Where Your Business Can Save With OPEN SavingsSM



SMALL BUSINESS NETWORKSM

Save at AT&T, FedEx®, Hertz®, Staples®, 1-800-FLOWERS.COM®, USA TODAY and more, just by using your Business Card. OPEN Savings provides discounts that automatically appear on your monthly statement. No coupons or codes are needed and the savings are in addition to other savings your business may already receive.

Payment must be made with an American Express® Business Card. Participation and offers are subject to change without notice. Terms and conditions apply. For more information please visit open.americanexpress.com/savings.

Use your Card and start saving! To learn more about where your business can save, go to open.americanexpress.com/savings.

(CE 104775)

Exclusive Savings at Hertz - No Coupons or Codes Needed



Save 5% off your total rental cost, including taxes and surcharges, when you pay with your American Express® Business Card. The savings are in addition to any savings you qualify for on your own and will appear automatically on your statement each month.

Valid only at participating U.S. locations. Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply.

To learn more, visit open.americanexpress.com/savings.

(CE 104776)

Borrow Up to \$100,000 At a Fixed Rate



The Business Capital Loan from OPEN: The Small Business NetworkSM is an unsecured installment loan with repayment terms of 24 or 36 months. The simple application process and quick approval times allow you to receive your funds within two days. It is ideal for large capital expenditures such as business expansions or office renovations, and the fixed monthly payments make planning a lot easier.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years.

For a fast decision, apply online at open.americanexpress.com/businessloan.

(CE 104773)

EFTA01704764

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Prepared For

Account Number

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Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																				
Company Name																				
Street Address																				
City, State																				
Zip Code																				
Area Code and Home Phone																				
Area Code and Work Phone																				
Email																				

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

09/02/04

Page 3 of 8

New Activity continued				Amount \$
08/23/04	GIANT FOOD INC #362 GERMANTOWN	MD		43.02
	GOODS/SERVICES			
08/24/04	PAPA JOHN'S #6052066 GERMANTOWN	MD		11.54
	GOODS/SERVICES			
08/24/04	CHEVRON 0211778 GERMANTOWN	MD		30.45
	ROBERT POLINGER			
	Description			
	L/MISCELLANEOUS			
	ROC No. 7886635			
08/26/04	PAPA JOHN'S #6052066 GERMANTOWN	MD		11.54
	GOODS/SERVICES			
08/26/04	EXXONMOBIL1807724875 GERMANTO	MD		24.75
	GOODS/SERVICES			
08/26/04	CHEVRON 0211778 GERMANTOWN	MD		17.46
	ROBERT POLINGER			
	Description			
	L/MISCELLANEOUS			
	ROC No. 7887659			
08/28/04	EXXONMOBIL1807724875 GERMANTO	MD		18.26
	GOODS/SERVICES			
08/28/04	GIANT FOOD INC #362 GERMANTOWN	MD		50.33
	GOODS/SERVICES			
08/30/04	EXXONMOBIL1807724875 GERMANTO	MD		24.42
	GOODS/SERVICES			
08/31/04	PAPA JOHN'S #6052066 GERMANTOWN	MD		11.54
	GOODS/SERVICES			
08/31/04	CHEVRON 0211778 GERMANTOWN	MD		28.59
	ROBERT POLINGER			
	Description			
	L/MISCELLANEOUS			
	ROC No. 7890310			
09/01/04	EXXONMOBIL1807724875 GERMANTO	MD		19.14
	GOODS/SERVICES			
09/02/04	Periodic FINANCE CHARGE			15.29
Total of New Activity				573.34

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 31					
Purchases	1,287.83	0.0383%	13.97%	13.99%	15.29
Cash Advances	0.00	0.0534%	0.00%	19.49%	0.00
					15.29

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Prepared For

IT'S A BAGEL

Account Number

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Membership Rewards Options! Monthly Statement and Program News

Page 5 of 8

American Express®



For questions about your
Membership Rewards account,
contact

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

www.americanexpress.com/rewards

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

Statement Period

July 1, 2004 - July 31, 2004

Account activity after this period does not appear on this statement

Prepared for

[REDACTED]
[REDACTED] Account Number

Available Points

3,569

Points are available when charges are paid in full and all your accounts are in good standing.

Account Summary

Opening points balance	3,338
New points earned	+231
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	3,569

New Points Earned

07/01/04 - 07/31/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	231	0	231
Totals	231	0	231

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2789.

EFTA01704768

Referred for

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American Express®

1 [REDACTED] Account Number



Page 6 of 8



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Save 10% off your *USA Today* subscription--no coupons, codes, or limited time offers when you pay with your American Express® Business Card. The savings are in addition to any other offers or savings your business may qualify for on your own. The savings will appear automatically on your statement each month. To learn more, visit open.americanexpress.com/savings.

Visit www.myusatoday.com/open to subscribe or call 1-800-USA-0001 and save 10%.

(CE 104900)

Valid on all U.S. subscription purchases. Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply.

Get a \$10,000 to \$100,000 Line of Credit



Need cash to grow your business? The Business Capital Line was specifically designed to meet the needs of small business owners. You can use it to finance short-term growth opportunities--or to pay for business expenses, such as payroll, inventory and rent. The application is simple and takes only a few minutes to complete. NO collateral is required and 100% of your line of credit is available as cash. Apply today.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years. Once approved the status of your account will be reviewed annually. Upon review you may be contacted to provide additional information.

Call 1-800-276-2504 to apply.

Or for more information or to apply online, visit open.americanexpress.com/workingcapital.

(CE 104902)

Borrow Up to \$100,000 at a Fixed Rate



The Business Capital Loan from OPEN: The Small Business Network™ is an unsecured installment loan with repayment terms of 24 or 36 months. The simple application process and quick approval times allow you to receive your funds within two days. It is ideal for large capital expenditures such as business expansions or office renovations, and the fixed monthly payments make planning a lot easier.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years.

For a fast decision, apply online at americanexpress.com/businessloan.

(CE 104897)

Put Expense Reports in Their Place with ExpensAble!



Late turning in your expense reports? Join the crowd. Now, a solution is at hand. ExpensAble replaces paper forms or spreadsheets with an intuitive, easy-to-use software solution. Loaded with powerful convenience features, including pre-filing expense reports with Business Card data at the touch of your mouse! Save 25% with your Business Card!

Payment must be made with an American Express® Business Card. The savings will appear on the Cardmember's monthly statement, and is only available directly through OneMind Connect. Participation and offer are subject to change without notice. Terms and conditions apply.

To purchase, or for more information, visit www.expensable.com/open1.

(CE 104905)

Save an Extra 5% with AT&T



Now you can save an extra 5% on AT&T Small Business Local and Long Distance Calling Plans with OPEN Savings. As an existing or new AT&T Small Business customer, when you enroll in recurring automatic bill payment with your American Express® Business Card you'll receive 5% off your qualifying AT&T Small Business Local and Long Distance bill each month. Terms and conditions apply.*

*AT&T terms and conditions: Savings apply to qualifying AT&T Small Business calling plans and charges billed via recurring automatic bill payment using an American Express Business card. AT&T and the AT&T Globe Design are registered marks of AT&T.

To start saving and learn more, visit www.att.com/opensavings or call 1-800-329-9384.

Terms and conditions apply.

(CE 104914)

Open SavingsSM Can Add Up Quickly - Start Saving Now

Start saving today at AT&T, FedEx®, Hertz®, Staples®, 1-800-FLOWERS.COM®, USA TODAY, and more, just by paying with your Business Card. The savings appear automatically on your statement, and require no coupons or codes. What's more, the savings are in addition to offers your business may already receive.

Start saving today! For more information, please visit open.americanexpress.com/savings.

(CE 104899)

OPEN

SMALL BUSINESS NETWORKSM

Payment must be made with an American Express® Business Card. Participation and offers are subject to change without notice. Terms and conditions apply.

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Prepared For

Account Number

Page 2 of 8

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

10/03/04

Page 3 of 8

New Activity continued				Amount\$
09/09/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		25.27
09/10/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		6.93
09/11/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		52.86
09/11/04	MONTGOMERY COUNTY DLGERMANTOWN PACKAGE STORE/LIQUOR ROC No. 0000000140	MD		10.77
09/12/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		26.51
09/14/04	EXXONMOBIL8304696266ROCKVILL PAY AT PUMP8304696266	MD		36.47
09/14/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		15.46
09/15/04	PAPA JOHN'S #6052066GERMANTOWN RESTURANT	MD		11.54
09/15/04	CHEVRON 0211778 GERMANTOWN ROBERT POLINGER Description L/MISCELLANEOUS ROC No. 7898288	MD		21.87
09/16/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		21.32
09/16/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		13.73
09/18/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		24.97
09/19/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		20.85
09/19/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		26.31
09/21/04	PAPA JOHN'S #6052066GERMANTOWN RESTURANT	MD		11.54
09/21/04	EXXONMOBIL8304696050BELTSVIL PAY AT PUMP8304696050	MD		32.12
09/22/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		27.96
09/22/04	MONTGOMERY COUNTY DLGERMANTOWN PACKAGE STORE/LIQUOR ROC No. 0000000085	MD		21.53
09/23/04	PAPA JOHN'S #6052066GERMANTOWN RESTURANT	MD		11.54
09/23/04	CHEVRON 0211778 GERMANTOWN ROBERT POLINGER Description L/MISCELLANEOUS ROC No. 7801936	MD		14.82
09/25/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		29.57
09/25/04	BANANA REPUBLIC #854NO BETHESDA MISCELLANEOUS AND SPECI ROC No. 4600032874	MD		390.60

Continued on reverse

EFTA01704774

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Page 4 of 8

IT'S A BAGEL

New Activity continued

Amount \$

09/26/04	THE SHARPER IMAGE N BETHESDA MD	20.95
	ASSORTED MERCHANDISE FOR CUSTOMER SERVICE CALL 1-800-344-5555 ROC No. 055138577	
09/27/04	SUNOCO 0368297801 HAMILTON TWP NJ	33.25
	SUNOCO 0001512 027202303	
09/28/04	INTERFUEL LLC SPRINGFIELD VA	31.33
	AUTOMATED FUEL PUMP	
09/29/04	CHEVRON 0211778 GERMANTOWN MD	21.62
	ROBERT POLINGER Description L/MISCELLANEOUS ROC No. 7804379	
09/30/04	EXXONMOBIL8304697280 ABERDEEN MD	34.75
	PAY AT PUMP8304697280	
10/03/04	Periodic FINANCE CHARGE	26.83

Total of New Activity

1,236.39

Finance Charges

Billing days this period: 31

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	2,260.00	0.0383%	13.97%	13.99%	26.83
Cash Advances	0.00	0.0541%	0.00%	19.74%	0.00
					26.83

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

EFTA01704775

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Membership Rewards OptionsSM Monthly Statement and Program News

Page 5 of 8

For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
August 1, 2004 - August 31, 2004
Account activity after this period does not appear on this statement

Prepared for

Membership Rewards Account Number
1M02102304

Available Points

3,621

Points are available when charges are paid in full and all your accounts are in good standing.

American Express®



Account Summary

Opening points balance	3,569
New points earned	+52
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	3,621

New Points Earned

08/01/04 - 08/31/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	52	0	52
Totals	52	0	52

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Important Notice Regarding Marriott Rewards® Option

As of January 1, 2005, point transfers into the Marriott Rewards program will no longer be an option in the Membership Rewards® program. All point transfers into the Marriott Rewards program must be complete by December 31, 2004. Please remember that any Membership Rewards point transfers into the Marriott Rewards program are considered final and non-refundable. Marriott certificates will remain a reward option in the Membership Rewards program.

Important Message:
Marriott Rewards® to leave the Membership Rewards® Program.

To see the full array of rewards accessible to you, log on to www.americanexpress.com/rewards. (MR Message 5069)



Earn Bonus Points at Top Retailers Through MilesMall.com

Here's a great way to earn bonus points at 150 of the most well-known brands. Enroll at MilesMall.com and when you shop through their online mall using a registered American Express® Card—you can earn bonus points for your purchases all year round. Visit www.MilesMall.com/americanexpress to register and see how many bonus points can be earned when you shop with MilesMall.com.

Enrollment and terms and conditions for MilesMall.com apply. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Program valid from 03/08/04 to 03/03/05. Bonus ID: 2449.

Visit www.MilesMall.com/americanexpress to enroll and register and start earning bonus points today! Remember you can only earn bonus points when you link through MilesMall.com.

(MR Bonus ID 2449)



Limited Time Offer from Rail Europe!

For a limited time, redeem 15,000 points and receive a certificate for \$100 off any Rail Europe booking of \$350 or more. This offer is valid for bookings between October 1, 2004 and November 31, 2004. So act fast.

Rail Europe is one of the largest suppliers of European rail and travel services in North America.

Packages based on two people traveling together, subject to availability. Certain blackout dates apply.

To review these rewards and redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 3190)



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.

Continued on reverse

EFTA01704776



New! Redeem Membership Rewards® Points for a \$50 Benihana Gift Card

Experience one of the longest running dining shows in the world. Watch your personal chef entertain you with a laughter-filled dining experience. At Benihana, enjoy an experience at every table! For door-to-door directions, please visit us at www.benihana.com or call 1-877-BENIHANA (236-4426) for the location nearest you.

To redeem 5,000 points for \$50 Benihana Gift Card, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6116)

Let Delta Make That Dream Vacation Come True



Delta and Delta's worldwide airline partners can take you to over 480 destinations in 87 countries. Visit www.delta.com for redemption options.

Not already a SkyMiles member, call 1-800-323-2323 to sign up!

(MR Message 5026)

Plan Your Next Ski Vacation with Aspen/Snowmass



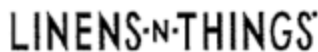
Redeem Membership Rewards® points for Aspen/Snowmass for your next ski vacation. You can redeem points for certificates for skiing, snowboarding or rentals at each of the four mountains—Snowmass, Aspen Mountain, Aspen Highlands and Buttermilk. For more information, call 1-800-525-6300 or visit www.aspensnowmass.com.

Rewards valid through April 11, 2005.

To review these rewards and redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 3376)

Reward Yourself at Linens'n Things



Linens'n Things is the one-stop superstore for all your home fashion, houseware, and home decorating needs. All the brand names you trust at guaranteed low prices everyday. Linens'n Things. DREAM BIG. PAY LITTLE.

To find one of the nearly 500 locations nationwide nearest you, call toll-free 1-866-568-7378 or shop www.LNT.com anytime.

(MR Message 9084)

Earn Five Membership Rewards® points from Sharperimage.com This Holiday Season



Find unique gift ideas and earn five Membership Rewards points for virtually every dollar you spend when you shop at www.sharperimage.com/amexpoints. The Sharper Image shares the fun of discovering innovative products that make life easier and more enjoyable. As one of America's premier specialty online retailers, sharperimage.com is a great place for great gift ideas this holiday season.

Offer valid ONLY when you go to www.sharperimage.com/amexpoints through 12/31/04. To earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Not valid in stores, phone/mail-orders or for The Sharper Image Auction site. Other terms apply. Bonus Points will be credited to your Membership Rewards account 10-12 weeks after charges appear on your billing statement. Bonus ID: 1076.

Shop at www.sharperimage.com/amexpoints today and earn five points for every dollar you spend this holiday season.

(MR Message 3243)

OPEN Savings Summary

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Prepared For

IT'S A BAGEL

Account Number

Page 7 of 8

Total Savings to Date For This Account	Savings Since May 2004	Savings This Period Through Oct 02
\$ 0.00	0.00	0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since May 2004
5% OPEN SAVINGS AT AT&T	Ongoing	\$0.00	5%	\$0.00	\$0.00
20% OPEN SAVINGS AT CERIDIAN	Ongoing	\$0.00	20%	\$0.00	\$0.00
15% OPEN SAVINGS AT CONSTANT CONTACT	Ongoing	\$0.00	15%	\$0.00	\$0.00
25% OPEN SAVINGS AT EXPENSABLE	Ongoing	\$0.00	25%	\$0.00	\$0.00
5% OPEN SAVINGS AT FEDEX	Ongoing	\$0.00	5%	\$0.00	\$0.00
5% OPEN SAVINGS AT HERTZ	Ongoing	\$0.00	5%	\$0.00	\$0.00
2% OPEN SAVINGS AT STAPLES	Ongoing	\$0.00	2%	\$0.00	\$0.00
10% OPEN SAVINGS AT USA TODAY	Ongoing	\$0.00	10%	\$0.00	\$0.00
15% OPEN SAVINGS AT 1-800-FLOWERS.COM	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings, or call 1-800 NOW OPEN (669-6736)

Save on your cost of payroll preparation with Ceridian.

Save on your USA TODAY subscription with OPEN Savings.

Save on expense management software with ExpensAble.

Design eye catching email campaigns with Constant Contact and save.

Save on business travel with the OPEN Network Business Travel Center.

Get a \$10,000 to \$100,000 Line of Credit

Business Capital Line

Need cash to grow your business? The Business Capital Line was specifically designed to meet the needs of small business owners. You can use it to finance short-term growth opportunities--or to pay for business expenses, such as payroll, inventory and rent. The application is simple and takes only a few minutes to complete. NO collateral is required and 100% of your line of credit is available as cash. Apply today.

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years. Once approved the status of your account will be reviewed annually. Upon review you may be contacted to provide additional information.

For more information, call 1-800-276-2504 to apply or to apply online, visit open.americanexpress.com/workingcapital.

(CE 105023)

Save on Business Gifts from Williams-Sonoma®

WILLIAMS-SONOMA

Williams-Sonoma is pleased to offer American Express® Business Cardmembers a 10% discount on their 2004 Preferred Gifts Holiday Brochure.* To view this seasons gift selections, visit www.williams-sonoma.com/open.

*Must use an American Express Business Card. Offer only valid for purchases made through 1-800-922-9227. Please mention Source Code 33212-00. Discount only available on merchandise in the Williams-Sonoma Preferred Gifts brochure. Not combinable with other offers. Savings are not valid on gift certificates, taxes, shipping, gift-wrap or other surcharges. Offer valid in the U.S. only. Offer subject to item availability. Williams-Sonoma is a registered trademark of Williams-Sonoma, Inc.

To order, please visit our website at www.williams-sonoma.com/open or call 1-888-922-9227 to speak with a Business Sales Representative. Other terms and conditions may apply. Participation and offer are subject to change without notice.

(CE 104960)

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.

EFTA01704778

Borrow Up to \$100,000 at a Fixed Rate

The Business Capital Loan from OPEN: The Small Business Network™ is an unsecured installment loan with repayment terms of 24 or 36 months. The simple application process and quick approval times allow you to receive your funds within two days. It is ideal for large capital expenditures such as business expansions or office renovations, and the fixed monthly payments make planning a lot easier.

BUSINESS CAPITAL LOAN
FROM OPEN: THE SMALL BUSINESS NETWORK™

For a fast decision, apply online at open.americanexpress.com/businessloan.

(CE 105018)

Subject to credit approval, not all customers may qualify. All applicants must have been in business for at least 2 years.

Exclusive Savings at Hertz - No Coupons or Codes Needed

Save 5% off your total rental cost, including taxes and surcharges, when you pay with your American Express® Business Card. The savings are in addition to any savings you qualify for on your own and will appear automatically on your statement each month.



To learn more, visit open.americanexpress.com/savings.

(CE 105019)

Valid only at U.S. participating locations. Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply.

Blue for BusinessSM

OPEN

SMALL BUSINESS NETWORKSM

4,180
Membership Rewards®
Points Available

at 09/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For

IT'S A BAGEL

Closing Date

11/02/04

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
2,864.76	0.00	+1,445.34	=4,310.10	126.00

Payment Due Date
11/27/04

Minimum Amount Due Includes:

Includes:
Past due amount
\$40.00

This month's amount due
\$86.00

Please refer to page 2
for important information
regarding your account

Credit Line Summary	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
on 11/02/04	16,300.00	11,989.90	3,260.00	3,260.00

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity

* Indicates posting date

Amount \$

Total of Payment Activity

0.00

New Activity for

Amount \$

10/13/04*	BUDGET-WOLFSON'S INC PHILADELPHIA PA	-83.36
	BUDGET RENT-A-CAR	Credit
	ROC No. 076875	
10/30/04	ALL SPEND BETA TEST \$1	-1.00
	APPLEBEES 001625 \$23.39 10/22/04	Credit
10/30/04	ALL SPEND BETA TEST \$1	-1.00
	SUNOCO 0366300001 \$30.00 10/23/04	Credit
10/03/04	GIANT FOOD INC #362 GERMANTOWN MD	14.84
	GROCERIES	
10/03/04	SUNOCO 0374642701 TREVOSE PA	26.86
	SUNOCO	
	0009797 027815909	
10/04/04	GIANT FOOD INC #362 GERMANTOWN MD	7.95
	GROCERIES	

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

Payment Coupon

IT'S A BAGEL

GERMANTOWN MD 20876-5960

XX

Mail Payment to:

B

AMERICAN EXPRESS
PO BOX 360002
FT LAUDERDALE FL 33336-0002

Payment Due Date:
11/27/04

Continued on Page 3

Please enter account
number on all checks and
correspondence.

Total New Balance
\$ 4,310.10

Make check payable to American Express.

Minimum Amount Due
\$126.00

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.

\$ _____
Amount enclosed

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

000431010000012600 02 d

EFTA01704780

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Account Number

Page 2 of 8

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name

Company
Name

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Providing your email
address to American
Express will enable you
to receive special offers,
suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

Closing Date

11/02/04

Page 3 of 8

New Activity continued				Amount \$
10/04/04	13200 LAUREL-BOWIE RLAUREL 21951400726279256040981 ROC No. 0244079ISL	MD		31.42
10/05/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		11.34
10/05/04	EXXONMOBIL8304696266ROCKVILL PAY AT PUMP8304696266	MD		31.14
10/06/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		25.98
10/06/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		29.55
10/07/04	Whole Foods Ken 0052GAITHERSBURG GROCERY STORE/SUPERMRKT ROC No. 0002154	MD		16.78
10/07/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		23.64
10/08/04	THE HOME DEPOT #2560GERMANTOWN HOME SUPPLIES	MD		27.84
10/08/04	BUDGET-STORAGE USA GAITHERSBURG VEHICLE USAGE ROC No. 507040	MD		345.16
10/08/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		10.43
10/10/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		28.79
10/10/04	SUNOCO 0363052205PHILA SUNOCO 0016021 028515837	PA		32.62
10/12/04	PAUL FREDRICK SHIRT 800-247-8162 MENS APPAREL ROC No. 0027664418	PA		275.85
10/13/04	15730 SHADY GROVE ROGAITHERSBURG 23068893180288275011360 ROC No. 0635300ISL	MD		29.98
10/17/04	THE HOUSE OF JIN PHILADELPHIA EATING PLACES AND RESTA	PA		40.87
10/17/04	EXXONMOBIL1809675588PHILADEL PAY AT PUMP1809675588	PA		33.38
10/19/04	PAPA JOHN'S #6052066GERMANTOWN RESTURANT	MD		11.54
10/20/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		34.93
10/21/04	EXXONMOBIL1807724875GERMANTO PAY AT PUMP1807724875	MD		29.70
10/21/04	GIANT FOOD INC #362 GERMANTOWN GROCERIES	MD		6.70
10/22/04	APPLEBEES 001625GERMANTOWN FOOD AND BEVERAGE FOOD TIP	MD	19.39 4.00	23.39
10/23/04	SUNOCO 0368300001E BRUNSWICK SUNOCO 0006811 029802220	NJ		30.00
10/29/04	EXXONMOBIL8304697462LAUREL PAY AT PUMP8304697462	MD		34.57

Continued on reverse

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Prepared For

Account Number

Page 4 of 8

IT'S A BAGEL

X

New Activity continued

Amount \$

10/29/04	BEST BUY CO 819 GERMANTOWN MD ELECTRONICS/APPLIANCES ROC No. 004 07616	157.49
10/29/04	SUNOCO 0368302601 WOODBRIDGE NJ SUNOCO 0007163 030402389	16.00
10/29/04	MILESTONE CENTER GERMANTOWN 50MD TJMAXX 0025 ROC No. 0250021130	12.58
10/30/04	REVERSAL OF ALL SPEND BETA TEST \$1 APPLEBEES 001625 \$23.39 10/22/04	1.00
10/30/04	REVERSAL OF ALL SPEND BETA TEST \$1 SUNOCO 0368300001 \$30.00 10/23/04	1.00
10/30/04	Late Payment Fee	35.00
10/30/04	SEPHORA-FLATIRON #30 NEW YORK NY DUTY FREE STORE ROC No. 001443	48.88
11/02/04	Periodic FINANCE CHARGE	43.50

Total of New Activity

1,445.34

Finance Charges

Billing days this period: 30

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	3,786.72	0.0383%	13.97%	13.99%	43.50
Cash Advances	0.00	0.0541%	0.00%	19.74%	0.00
					43.50

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

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Membership Rewards OptionsSM Monthly Statement and Program News

Page 5 of 8

For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
September 1, 2004 - September 30, 2004
Account activity after this period does not appear on this statement

Prepared for
[REDACTED]
Membership Rewards Account Number
[REDACTED]

Available Points

4,180

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary

Opening points balance	3,621
New points earned	+559
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	4,180

New Points Earned

09/01/04 - 09/30/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business [REDACTED]	559	0	559
Totals	559	0	559

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-616-2799.

Earn 10x points with FlowersUSA!



Choose from festive floral arrangements and earn 10x Membership Rewards[®] points when you shop at www.FlowersUSA.com/amxmr. We offer fresh, beautiful floral arrangements and quality specialty gifts that the recipient is sure to enjoy. Holiday flowers and gifts starting at \$29.99! Same-day delivery available!

Earn 10x points when you visit www.FlowersUSA.com/amxmr or call 1-800-873-6165 and give promo code 9951.

(Bonus ID 1687)

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from Flowers USA. To be eligible to earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express[®] Card. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1687.

Membership Rewards Announces New Car Rental Program

Effective January 2005, the Membership Rewards[®] program will enhance its car rental program by offering certificates from Avis, Hertz and its new partner Enterprise. Program benefits will include: applicability to best available rate and additional discounts for Membership Rewards enrollees.

Check out the upcoming 2005 Annual Program Guide for more details.

(MR Message 8060)



Subject to the terms and conditions effective January 1, 2005. Terms and conditions may vary by Partner. Certificates from Budget, Dollar, National and Thrifty will be issued through December 31, 2004, and will be valid 6 months from date of issue.

Earn Double Points at Sun & Ski Sports

Earn double Membership Rewards[®] points on any transaction of \$150 or more when you use your American Express[®] Card at Sun & Ski Sports from November 1, 2004 to January 15, 2005. Sun & Ski Sports specializes in helping adventurous outdoor dreams come true with a full line of clothing and equipment for skiing (snow and water), bicycling, skating, running and camping. For the closest store near you, go to www.sunandski.com.

www.sunandski.com

(MR Message 2331)



To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express[®] Card. Bonus points will be credited to your account 10-14 weeks after charges appear on your billing statement.

Continued on reverse

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.

EFTA01704784



JetBlue - Our Newest Membership Rewards® Program Partner

Membership Rewards welcomes JetBlue Airways as its newest airline transfer partner! Beginning December 8, 2004 you will be able to redeem Membership Rewards points directly into TrueBlue, JetBlue's Flight Gratitude program. JetBlue serves 29 destinations in 12 states, Puerto Rico, the Dominican Republic and now Nassau, The Bahamas. All JetBlue aircraft feature roomy all-leather seats each equipped with free live satellite television, offering up to 36 channels of DIRECTV® Programming at every seat.

250 Membership Rewards points equals 1 TrueBlue point (1,250 point minimum transfer).

For more information about JetBlue or to join TrueBlue, visit www.jetblue.com.

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). (MR Message 5031)



Reward Yourself - Savor a Walking Vacation

Step into the world with Country Walkers--the leader in walking--family, private, and multi-adventure tours. The vineyards of Tuscany, the glaciers of Alaska's Kenai Peninsula, Chile's Lake District--there is an adventure waiting! Extraordinary guides, small groups, fine cuisine and accommodations, and exceptional service are all signature features. Redeem Membership Rewards® points for up to \$1,000 off any travel package. Visit www.countrywalkers.com to learn more.

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1270)



Live in the outside.

Great Skiing Vacations with Membership Rewards® points!

American Skiing Company is one of the largest mountain resort operators in the United States with 7 premier resorts from Maine to Utah including Sunday River in ME, Attitash in NH, and The Canyons in UT, to name a few. Each resort is distinct, satisfying every level of ability with convenient slope-side lodging, family programs, and more. Redeem Membership Rewards points for lift tickets, lessons, lodging packages, and more! Visit www.peaks.com to learn more about the resorts.

Visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 9364)



Earn Double Membership Rewards® Points by Donating to Your Favorite Charity

Donate to any of over 1,000,000 U.S. charitable organizations and earn double Membership Rewards® points for every dollar you donate with an eligible, enrolled American Express® Card. This bonus point promotion is only eligible to Cardmembers who donate through the American Express Donation Site between October 1, 2004 and December 31, 2004.

To earn bonus points, you must be enrolled in the Membership Rewards program at the time of the donation and must charge your purchase on an eligible, enrolled American Express Card. Donations of Membership Rewards points are not tax deductible. Bonus Points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. The maximum number of points you can earn through this promotion is 25,000. Bonus ID: 5969.

To make a donation, go to www.americanexpress.com/donate.

Terms and conditions of the Membership Rewards program apply. For more information visit www.americanexpress.com/rewards. (Bonus ID 5969)

EARN Double points for Your Tickets with TKT.com!

With 15 years experience, TKT.com offers PREMIUM seating to concerts, theater and sporting events. Now earn double Membership Rewards® points on all your tickets through January 31, 2005.

Offer maximum of 2,500 bonus points through 01/31/2005. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2764.

Book online at www.TKT.com or call 1-800-ALL-SHOWS to earn double points.

(Bonus ID 2764)



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.

OPEN Savings Summary

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Prepared For

IT'S A BAGEL

Account Number

Page 7 of 8

Total Savings to Date
For This Account

\$ 0.00

Savings Since
May 2004

0.00

Savings This Period
Through Nov 01

0.00

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since May 2004
AT&T - 5% OPEN SAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
FEDEX - 5% OPEN SAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
HERTZ - 5% OPEN SAVINGS	Ongoing	\$0.00	5%	\$0.00	\$0.00
STAPLES - 2% OPEN SAVINGS	Ongoing	\$0.00	2%	\$0.00	\$0.00
1-800-FLOWERS.COM - 15% OPEN SAVINGS	Ongoing	\$0.00	15%	\$0.00	\$0.00
Totals				\$0.00	\$0.00

Your OPEN Savings are updated daily on your small business Dashboard online at open.americanexpress.com/dashboard

Other Ways To Save!

To see a complete list of partners and ways to save, visit open.americanexpress.com/savings, or call 1-800 NOW OPEN (669-6736)

Ease the headache of payroll with Ceridian Payroll Services and Save!

Put Expense Reports in their place with ExpensAble...

Use your Business Card and save on Constant Contact email services.

Find the perfect business gift and great savings at 1-800-FLOWERS.COM.

Business Filings provides everything you need to incorporate your business online.

OPEN SavingsSM Are Now Summarized on Your Statement

Your monthly statement now shows a breakdown of your OPEN Savings. You can see where you made your business purchases and how much you saved. Start saving at AT&T, FedEx®, Hertz®, Staples®, 1-800-FLOWERS.COM®, USA TODAY, and more, just by paying with your Business Card. What's more, the savings are in addition to offers your business may already receive.

OPEN

SMALL BUSINESS NETWORK

Start saving with our partners today! For more information please visit open.americanexpress.com/savings.

(CE 105129)

Payment must be made with an American Express® Business Card. Participation and offers are subject to change without notice. Terms and conditions apply.

Pay Your Property Taxes Conveniently Online

Enjoy the convenience and flexibility of paying your property taxes with your American Express® Business Card. Through Official Payments Corporation®, you can use your Business Card to pay property taxes in over 1,500 counties across the nation. You can also pay your federal and state quarterly estimated payments on the Business Card. Visit www.officialpayments.com/amex7.jsp to see what payments you can make in your area.



Visit www.officialpayments.com/amex7.jsp or call 1-800-2PAY-TAXSM.

(CE 105120)

Note: Tax payments made with the Card are subject to a convenience fee charged by Official Payments. For complete details about fees and participating government agencies, visit www.officialpayments.com/amex7.jsp.

Always Save an Extra 15%

This holiday season, thank the people that have helped your business succeed this year. 1-800-FLOWERS.COM® offers a comprehensive selection of unique holiday business gifts including gift baskets, crystal, chocolates, popcorn, flowers, and more. Use your Card and you are guaranteed to save 15% off your total purchase. Your savings are in addition to discounts your business may already receive and are inclusive of taxes and surcharges.*

1-800-
flowers.com

To place your order today, visit www.1800flowers.com or call 1-800-FLOWERS.COM® (1-800-356-9377).

(CE 105099)

*Payment must be made with an American Express® Business Card. Savings automatically appear on your statement each month. Participation and offers are subject to change without notice. Valid at all U.S. participating locations. Terms and conditions apply.

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.

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IT'S A BAGEL

Earn Double Points by Donating to Your Favorite Charity



Donate to any of over 1,000,000 U.S. charitable organizations and earn Double Membership Rewards® points for every dollar you donate with an eligible, enrolled American Express® Card. This bonus point promotion is only eligible to Cardmembers who donate through the American Express Donation Site between October 1, 2004 and December 31, 2004.

To earn bonus points, you must be enrolled in the Membership Rewards program at the time of the donation and must charge your purchase on an eligible, enrolled American Express Card. Donations of Membership Rewards points are not tax deductible. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. The maximum number of points you can earn through this promotion is 25,000. Bonus ID: 5969.

To make a donation, go to www.americanexpress.com/donate.

Terms and conditions of the Membership Rewards program apply. For more information visit www.americanexpress.com/rewards.

(CE 105058)

at 10/31/04, when charges due are paid in full and all accounts are in good standing.

Closing Date

12/02/04

Page 1 of 7

IT'S A BAGEL

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
4,310.10	0.00	+256.60	=4,566.70	239.53

Payment Due Date
12/27/04

Minimum Amount Due Includes:

Past due amount

\$126.00

This month's amount due
\$113.53

Please refer to page 2
for important information
regarding your account

Credit Line	Total Credit	Available Credit	Cash Advance	Available Cash
Summary	Line \$	Line \$	Limit \$	Limit \$
on 12/02/04	16,300.00	11,733.30	3,260.00	3,260.00

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-877-258-3254.

Activity

* Indicates posting date

Amount \$

Total of Payment Activity

0.00

New Activity for

Amount \$

11/03/04	SUNOCO 0015161301WOODCLIFF LK NJ	31.00
	SUNOCO 0003292 030902229	
11/13/04	GREENPOINT TRUCK STOBROOKLYN NY	32.67
	000634508 SERVICE STATIONS	
11/18/04	SUNOCO 0368299401CRANBURY NJ	34.00
	SUNOCO 0008532 032402361	
11/18/04	Whole Foods Che 0223MANHATTAN NY	25.40
	GROCERY STORE/SUPERMRKT ROC No. 000148156	
11/29/04	Late Payment Fee	35.00
12/02/04	Periodic FINANCE CHARGE	98.53
Total of New Activity		256.60

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

Payment Coupon

IT'S A BAGEL

GERMANTOWN MD 20876-5960

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Mail Payment to:

B

AMERICAN EXPRESS

PO BOX 360002

FT LAUDERDALE FL 33336-0002

Payment Due Date:
12/27/04

Continued on Page 3

Please enter account
number on all checks and
correspondence.

Total New Balance
\$ 4,566.70

Make check payable to American Express.

Minimum Amount Due
\$239.53

To avoid additional Finance Charges on Purchases, pay the New Balance before the Payment Due Date.

\$ _____
Amount enclosed

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

000456670000023953 02 d

EFTA01704788

IT'S A BAGEL

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. For all features except Cash Advances and certain promotions, the Average Daily Balance will be considered to be zero if you paid the New Balance, if any, shown on your previous month's statement by the Payment Due Date shown on that statement. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-877-258-3254
24 hours/7 days

Lost or Stolen Card
1-800-521-6121

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

Change of Address

If correct on front
do not use

Name																								
Company Name																								
Street Address																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email																								

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

IT'S A BAGEL

Account Number

X [REDACTED] \$

Closing Date

12/02/04

Page 3 of 7

Finance Charges	Average Daily	Daily	Actual ANNUAL	Nominal ANNUAL	Periodic
Billing days this period: 30	Balance \$	Periodic Rate	PERCENTAGE	PERCENTAGE	FINANCE
			RATE	RATE	CHARGE \$
Purchases	4,444.39	0.0739%	26.97%	26.99%	98.53
Cash Advances	0.00	0.0739%	0.00%	26.99%	0.00
					98.53

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Processed For

IT'S A BAGEL

Membership Rewards Options™ Monthly Statement and Program News

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For questions about your
Membership Rewards account,
contact
1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

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

Statement Period
October 1, 2004 - October 31, 2004
Account activity after this period does not appear on this statement

Prepared for
[REDACTED]
Membership Rewards Account Number
[REDACTED]

Available Points

5,391

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary

Opening points balance	4,180
New points earned	+1,211
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	5,391

New Points Earned

10/01/04 - 10/31/04

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue For Business	1,211	0	1,211
Totals	1,211	0	1,211

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsoptions or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Earn Double Points from Oreck Vacuum

Earn double points when you use your Card to purchase the Celoc® Hypo-Allergenic Plus 8 lb Oreck XL® Vacuum by calling 1-800-646-6934. PLUS, for using your Card you'll also receive the 5 lb Oreck Compact Canister with 8 attachments perfect for small pickups and hard to reach places.

Call 1-800-646-6934 today and earn double points on your Oreck XL® Vacuum and receive a free compact canister just for using your Card.

(Bonus ID 9836)



Offer valid 10/1/04 through 1/31/05. Not valid on store purchases. To earn bonus points you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID 9836.

Live Out Your Racing Fantasy at Richard Petty Driving!

Satisfy your need for speed with the Richard Petty Driving Experience. From passenger seat ride-alongs with a professional instructor, to 30 laps behind the wheel, Richard Petty offers the most exciting entertainment experience for you, your family and friends.

To review these rewards and redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 6137)



EARN Double points for Your Tickets with TKT.com!

With 15 years experience, TKT.com offers PREMIUM seating to concerts, theater and sporting events. Now earn double Membership Rewards® points on all your tickets through January 31, 2005.

Book online at www.TKT.com or call 1-800-ALL-SHOWS to earn double points.

(Bonus ID 2764)



Offer maximum of 2,500 bonus points through 01/31/2005. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2764.

Continued on reverse

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.

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