## IN THE SUPREME COURT OF THE STATE OF NEVADA

THOMAS A. PICKENS, INDIVIDUALLY AND AS TRUSTEE OF THE LV BLUE TRUST,

Appellant,

VS.

DR. DANKA K. MICHAELS, INDIVIDUALLY AND AS TRUSTEE OF THE MICH-MICH TRUST,

Respondent;

Electronically Filed Feb 23 2022 11:36 a.m. Elizabeth A. Brown Clerk of Supreme Court

**S.C. DOCKET NO.: 83491** D.C. Case No. D-17-560737-D

## **APPENDIX**

### Volume XXIV of XXXVII

## ATTORNEYS FOR APPELLANT ATTORNEYS FOR RESPONDENT

JOHN D. JONES, ESQ. Nevada Bar No. 6699 JONES & LOBELLO 9950 W. Flamingo Road, #100 Las Vegas, Nevada 89147 702-318-5060 Jennifer V. Abrams, Esq. Nevada Bar No. 7575 The Abrams & Mayo Law Firm 6252 South Rainbow Blvd., #100 Las Vegas, NV 89118 702-222-4021

and

Shawn M. Goldstein, Esq. Nevada Bar No. 9814 GOLDSTEIN FLAXMAN, PLLC 10161 Park Run Drive, Suite 150 Las Vegas, NV 89145 702-919-1919

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### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DESCRIPTION DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 59 - 2015 1120 02/14/2020 XXIX/ AA06999 Income Tax Return for Blue Point Development LLC Plaintiff's Trial Exhibit 60 - 2016 1120 02/14/2020 XXX/AA07000 Income Tax Return for Blue Point Development LLC Plaintiff's Trial Exhibit 63 - Wells Fargo 02/14/2020 XXX/AA07001-Business Checking #9112 titled in the name of 07002 Blue Point Development 05/29/2014 through 12/31/2014 Plaintiff's Trial Exhibit 65 - Wells Fargo 02/14/2020 XXX/AA07003-Business Checking #9112 titled in the name of 07006 Blue Point Development 01/01/2015 through 12/31/2015 Plaintiff's Trial Exhibit 67 - Wells Fargo 02/14/2020 XXX/AA07007-Business Checking #9112 titled in the name of 07008 Blue Point Development 01/01/2016 through 12/31/2016 Plaintiff's Trial Exhibit 69 - Wells Fargo 02/14/2020 XXX/AA07009-Business Checking #9112 titled in the name of 07010 Blue Point Development 01/01/2017 through 12/31/2017 Plaintiff's Trial Exhibit 70 - Wells Fargo 02/14/2020 XXX/AA07011 Business Checking #9112 titled in the name of Blue Point Development 01/01/2018 through 12/31/2018 02/14/2020 XXX/AA07012-Plaintiff's Trial Exhibit 71 - Wells Fargo Business Checking #9112 titled in the name of 07013 Blue Point Development 01/01/2019 through 04/30/19 Plaintiff's Trial Exhibit 74 - Wells Fargo 02/14/2020 XXX/AA07014 Checking ending 3436 titled in the names of Thomas A. Pickens and Danka K. Michaels 07/01/2014 through 12/31/14

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Checking ending 3436 titled in the names of Thomas A. Pickens and Danka K. Michaels		07016	
01/01/2015 through 12/31/15			
Plaintiff's Trial Exhibit 78 - Wells Fargo	02/14/2020	XXX/AA07017-	
Checking ending 3436 titled in the names of	02/14/2020	07050	
Thomas A. Pickens and Danka K. Michaels		07030	
01/01/2016 through 12/31/16			
Plaintiff's Trial Exhibit 79 - Wells Fargo	02/14/2020	XXX/AA07051	
Checking ending 3436 titled in the names of			
Thomas A. Pickens and Danka K. Michaels			
01/01/2017 through 12/31/17			
Plaintiff's Trial Exhibit 80 - Wells Fargo	02/14/2020	XXX/AA07052	
Checking ending 3436 titled in the names of			
Thomas A. Pickens and Danka K. Michaels			
01/01/2018 through 04/30/18			
Plaintiff's Trial Exhibit 82 - American Express	02/14/2020	XXX/AA07053	
Statements #72004			
Thomas Pickens card #72004			
Danka Michaels card #72020			
12/30/10 through 12/15/11			
Plaintiff's Trial Exhibit 83 - American Express	02/14/2020	XXX/AA07054-	
Statements #72004		07057	
Thomas Pickens card #72004			
Danka Michaels card #72020			
12/16/11 through 12/14/12	02/14/2020	VVV/A A 07050	
<b>Plaintiff's Trial Exhibit 84 -</b> American Express Statements #72004 Thomas Pickens card #72004	02/14/2020	XXX/AA07058	
Danka Michaels card #72020			
12/15/12 through 12/15/13			
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<b>Plaintiff's Trial Exhibit 85 -</b> American Express Statements #72004 Thomas Pickens card #72004	02/14/2020	AAA/AAU/UJY	
Danka Michaels card #72004			
12/16/13 through 12/15/14			

### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 86 - American Express 02/14/2020 XXX/AA07060 Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/16/14 through 12/15/15 Plaintiff's Trial Exhibit 87 - American Express XXX/AA07061-02/14/2020 07092 Statements #72004 Thomas Pickens card #72004 #73002 Danka Michaels card #72020 12/16/15 through 12/15/16 Plaintiff's Trial Exhibit 88 - American Express 02/14/2020 XXX/AA07093-Statements #72004 Thomas Pickens card #73002 07095 Danka Michaels card #72020 12/16/16 through 12/15/17 Plaintiff's Trial Exhibit 89 - American Express XXX/AA07096-02/14/2020 Statements #72004 Thomas Pickens card #73002 07204 Danka Michaels card #72020 12/16/17 through 12/15/18 Plaintiff's Trial Exhibit 90 - American Express XXX/AA07205-02/14/2020 Statements #72004 Thomas Pickens card #73002 07228 Danka Michaels card #72020 12/16/18 through 04/14/19 Plaintiff's Trial Exhibit 93 - Lowes house 02/14/2020 XXX/AA07229summary with supporting Wells Fargo Home 07230 Mortgage #9607 (PMA #3436) titled in the names of Danka Katarina Michaels and Thomas A. Pickens 07/02/14 through 07/01/2016 Plaintiff's Trial Exhibit 97 - American Express XXX/AA07231 02/14/2020 Statements #63006 titled in the name of Thomas Pickens 12/08/10 through 12/08/11 Plaintiff's Trial Exhibit 98 - American Express 02/14/2020 XXX/AA07232-Statements #63006 titled in the name of Thomas 07236 Pickens 12/09/11 through 12/07/12

### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 99 - American Express 02/14/2020 XXX/AA07237-Statements #63006 titled in the name of Thomas 07239 Pickens 12/08/12 through 12/08/13 Plaintiff's Trial Exhibit 100 - American Express XXX/AA07240-02/14/2020 Statements #63006 titled in the name of Thomas 07247 Pickens 12/09/13 through 12/08/14 Plaintiff's Trial Exhibit 101 - American Express 02/14/2020 XXX/AA07248-Statements #63006 titled in the name of Thomas 07250 Pickens 12/09/14 through 12/08/15 Plaintiff's Trial Exhibit 102 - American Express 02/14/2020 XXXI/AA07251-07255 Statements #63006 titled in the name of Thomas Pickens 12/09/15 through 12/08/16 Plaintiff's Trial Exhibit 103 - American Express 02/14/2020 XXXI/AA07256-Statements #63006 titled in the name of Thomas 07258 Pickens 12/09/16 through 12/08/17 Plaintiff's Trial Exhibit 104 - American Express 02/14/2020 XXXI/AA07259 Statements #63006 titled in the name of Thomas Pickens 01/08/18 through 12/07/18 Plaintiff's Trial Exhibit 105 - American Express 02/14/2020 XXXI/AA07260 Statements #63006 titled in the name of Thomas Pickens 12/08/18 through 05/08/19 Plaintiff's Trial Exhibit 106 - American Express 02/14/2020 XXXI/AA07261-07262 #51001 titled in the name of Blue Point Development 12/05/12 through 12/20/13 02/14/2020 Plaintiff's Trial Exhibit 107 - American Express XXXI/AA07263 #51001 titled in the name of Blue Point Development 12/21/13 through 12/19/14 Plaintiff's Trial Exhibit 108 - American Express 02/14/2020 XXXI/AA07264-XXXII/AA #51001 titled in the name of Blue Point Development 12/20/14 through 12/20/15 07516 XXXII/AA Plaintiff's Trial Exhibit 109 - American Express 02/14/2020 #51001 titled in the name of Blue Point 07517-07682 Development 12/21/15 through 12/20/16

### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 110 - American Express 02/14/2020 XXXII/AA #51001 titled in the name of Blue Point 07683-07685 Development 12/21/16 through 12/20/17 Plaintiff's Trial Exhibit 111 - American Express 02/14/2020 XXXII/AA 07686-07687 #51001 titled in the name of Blue Point Development 12/21/17 through 12/20/18 Plaintiff's Trial Exhibit 112 - American Express 02/14/2020 XXXII/AA 07688-07689 #51001 titled in the name of Blue Point Development 12/21/18 through 04/19/19 Plaintiff's Trial Exhibit 113 - Bank of America 02/14/2020 XXXII/AA 07690-07691 Bank Statements #2561 titled in the name of Blue Point Development 10/29/12 through 02/28/14 Plaintiff's Trial Exhibit 114 - Bank of America 02/14/2020 XXXII/AA Bank Statements #0222 titled in the name of 07692-07693 Patience One LLC 11/01/12 through 12/31/13 **Plaintiff's Trial Exhibit 115 - Wells Fargo Visa** 02/14/2020 XXXII/AA 07694-07695 #0648 titled in the name of Thomas Pickens 06/06/17 through 12/08/17 Plaintiff's Trial Exhibit 116 - Wells Fargo Visa 02/14/2020 XXXII/AA 07696-07698 #0648 titled in the name of Thomas Pickens 12/09/17 through 12/07/18 Plaintiff's Trial Exhibit 117 - Wells Fargo Visa 02/14/2020 XXXII/AA 07699-07700 #0648 titled in the name of Thomas Pickens 12/08/18 through 05/08/19 02/14/2020 Plaintiff's Trial Exhibit 118 - Wells Fargo XXXII/AA Checking #8952 titled in the name of Thomas 07701-07702 Pickens 10/16/18 through 12/31/18 Plaintiff's Trial Exhibit 119 - Wells Fargo 02/14/2020 XXXII/AA Checking #8952 titled in the name of Thomas 07703-07704 Pickens 01/01/19 through 04/30/19 Plaintiff's Trial Exhibit 125 - Land Rover XXXII/AA 02/14/2020 Financial Group statement 12/13/13 - 01/12/1407705-07706

#### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 126 - Lexus Statement 02/14/2020 XXXII/AA 07707 -12/24/1302/14/2020 Plaintiff's Trial Exhibit 127 - Southwest XXXII/AA Pension Services – Danka Michaels. Statements 07708-09/03/2013 and 12/31/13 XXXIII/AA 07769 Plaintiff's Trial Exhibit 128 - Valic – Danka 02/14/2020 XXXIII/AA 07770-07772 Michalecko statements 9/30/13, 12/31/13, and 9/30/15 Plaintiff's Trial Exhibit 129 - Pinnacle Health 02/14/2020 XXXIII/AA Systems – Danka K. Michaels. Statements 07773-07778 9/30/13 and 12/31/13 Plaintiff's Trial Exhibit 132 - Danka Michaels 02/14/2020 XXXIII/AA 07779-07780 Pinnacle Health Systems Statement 7/1/15 02/14/2020 Plaintiff's Trial Exhibit 133 - Bank of the West XXXIII/AA – 2015 Porsche statement 12.2.14 07781-07841 Plaintiff's Trial Exhibit 134 - Life Insurance 02/14/2020 XXXIII/AA Statement 11/25/15 07842-07849 Plaintiff's Trial Exhibit 138 - Thomas Pickens 02/14/2020 XXXIII/AA UBS Retirement statements dated June 2017 and 07850-07857 October-December 2017 (Supplemental Response to Request for Production No. 16.) Plaintiff's Trial Exhibit 144 - JP Morgan 02/14/2020 XXXIII/AA 07858-07866 Statements, Danka K. Michaels IRA, August 31, 2019 through September 30, 2019 Plaintiff's Trial Exhibit 146 - Plaintiff email 02/14/2020 XXXIII/AA dated April 3, 2014 07867-07919 Plaintiff's Trial Exhibit 147 - Plaintiff email XXXIII/AA 02/14/2020 07920-07922 dated August 26, 2014 Plaintiff's Trial Exhibit 148 - Plaintiff email 02/14/2020 XXXIII/AA 07923-07930 dated May 22, 2013 Plaintiff's Trial Exhibit 149 - Plaintiff email 02/14/2020 XXXIII/AA dated July 9, 2012 07931-07933

### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DATE FILED **DESCRIPTION** VOL./PAGE NO. Plaintiff's Trial Exhibit 150 - Plaintiff email 02/14/2020 XXXIII/AA 07934-07964 dated May 9, 2012 Plaintiff's Trial Exhibit 151 - Plaintiff email 02/14/2020 XXXIII/AA 07965-07998 dated November 13, 2011 Plaintiff's Trial Exhibit 152 - Plaintiff email 02/14/2020 XXXIII/AA 07999dated December 2, 2016 XXXIV/AA 08018 Plaintiff's Trial Exhibit 153 - Plaintiff email 02/14/2020 XXXIV/AA dated June 30, 2014 08019-08202 Plaintiff's Trial Exhibit 154 - #002651 Emails 02/21/2020 XXXIV/AA between Dr. Michaels and R. Semonian 08203-08209 Plaintiff's Trial Exhibit 155 – NV Prescription 02/21/2020 XXXIV/AA Monitoring Program 08210-08247 Plaintiff's Trial Exhibit 156 – Request to appeal 02/21/2020 XXXIV/AA denial of unemployment benefits 08248 **Defendant's Trial Exhibit A** – Plaintiff's 02/14/2020 XXXIV/AA 08249 Response to Defendant's First Request for Production of Documents and Tangible Things from Plaintiff (with certain attachments thereto) **Defendant's Trial Exhibit C** – Documentation 02/14/2020 XXXIV/AA of \$450,000 loan taken by Danka K. Michaels, 08250-M.D., PC for tenant improvements XXXV/AA 08257 **Defendant's Trial Exhibit G – Records** 02/14/2020 XXXV/AA produced by Equity Title, LLC, in response to 08258-08270 Subpoena Duces Tecum for Blue Mesa property (Affidavit and relevant documents) **Defendant's Trial Exhibit J** – Plaintiff's Decree XXXV/AA 02/14/2020 of Divorce filed June 26, 2021 08271

### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII VOL./PAGE NO. **DESCRIPTION** DATE FILED **Defendant's Trial Exhibit K** – Blue Point 02/14/2020 XXXV/AA 08272 Development account statement and record produced by Wells Fargo Bank, in response to Subpoena Duces Tecum 02/14/2020 XXXV/AA **Defendant's Trial Exhibit L** – Wells Fargo billing Statement dated November 2016 08273-XXXVI/AA 08571 **Defendant's Trial Exhibit M** – Notice of Entry 02/14/2020 XXXVI/AA of Findings of Fact and Conclusions of Law filed 08572on June 1, 2018 in the matter of Bluepoint XXXVII/AA Development Inc. v. Patience One, LLC 08867 **Defendant's Trial Exhibit N** – Records XXXVII/AA 02/14/2020 evidencing attorney's fees and expert fees paid by 08868-08938 Defendant in this action Receipt of Copy 11/10/2021 XXXVII/AA 08939

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX **VOLUME XXIV OF XXXVII** VOL./PAGE NO. **DESCRIPTION** DATE FILED Affidavit of Process Server 11/02/2017 I/AA00017-00022 Amended Notice of Taking Videotaped 03/05/2019 II/AA00376-Deposition 00378 Answer to First Amended Complaint for I/AA00189-00211 05/02/2018 Divorce; for Set Aside of Deeds of Real Property and Assignment of L.L.C. Interest; and for Alternative Equitable Relief Under the Putative Spouse Doctrine; Affirmative Defenses and Counterclaim Answer to Second Amended Complaint for 11/19/2018 II/AA00306-Equitable Relief Under (1) the Putative Spouse 00329 Doctrine, and (2) Pursuant to Express and/or Implied Agreement to Hold Property as if the Parties Were Married Under Michoff; and to Set Aside Deeds of Real Property and Assignment of L.L.C. Interest; Affirmative Defenses and Counterclaim Appendix of Exhibits in Support of Defendant's 08/01/2019 III/AA00567-Motion for Summary Judgement, to Dismiss, for IV/AA00702 Protective Order and for Attorney Fees Appendix of Exhibits in Support of Defendant's 04/22/2019 II/AA00398-Motion to Compel Discovery Responses 00440 $I/AA00025-000\overline{44}$ Appendix of Exhibits in Support of Defendant's

Motion to Dismiss

11/29/2017

# ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DESCRIPTION **DATE FILED** VOL./PAGE NO. Appendix of Exhibits in Support of Reply to 09/06/2019 V/AA00845-00861 Opposition to Defendant's Motion for Summary Judgement, to Dismiss, for Protective Order and for Attorney Fees and Opposition to Countermotion (1) to Dismiss or, in the Alternative, for Summary Judgement as to Defendant's Causes of Action for Intentional Misrepresentation; Breach of Implied Covenant of Good Faith and Fair Dealing; Promissory Estoppel; Express Agreement Implied Agreement; and Malicious Abuse of Process; (2) for Summary Judgement Setting Aside Deeds of Real Property and Assignment of LLC Interest; and (3) for Permission to Submit Points and Authorities in Excess of 30 Pages Pursuant to EDCR 5.503(e) Appendix of Exhibits to Plaintiff's Opposition 08/19/2019 V/AA00763to Defendant's Motion for Summary Judgement, 00813 to Dismiss, for Protective Order and for Attorney Fees and Countermotion 1) to Dismiss or, in the Alternative, for Summary Judgement as to Defendant's Causes of Action for Intentional Misrepresentation/Fraud; Negligent Misrepresentation; Breach of Implied Covenant of Good Faith and Fair Dealing; Promissory Estoppel; Express Agreement; Implied

05/13/2019

II/AA00468-

00495

Agreement; and Malicious Abuse of Process; (2) for Summary Judgement Setting Aside

Appendix of Exhibits to Plaintiff's Response

and Opposition to Defendant's Motion to

Compel Discovery Responses

to EDCR 5.503(e)

Deeds of Real Property and Assignment of LLC Interest; and (3) for Permission to Submit Points and Authorities in Excess of 30 Pages Pursuant

### **ALPHABETICAL INDEX OF APPELLANT'S APPENDIX** VOLUME XXIV OF XXXVII VOL./PAGE NO. **DESCRIPTION** DATE FILED Case and Trial Management Order 09/10/2018 II/AA00272-00274 Case Appeal Statement 09/02/2021 XII/AA02717-02743 Case Management Order – Domestic II/AA00389-03/21/2019 00394 Certificate of Service 09/11/2018 II/AA00277-00278 Certificate of Service 01/09/2019 II/AA00359-00360 Certification of Transcripts Notification of 10/28/2021 XIII/AA02886-Completion 02913 Complaint for Divorce and for Set Aside of 10/24/2017 I/AA00001-00015 Deeds of Real Property and Assignment of L.L.C. Interest Court Minutes 01/25/2018 I/AA00142-00143 Court Minutes 02/23/2018 I/AA00144-00145 Court Minutes 09/10/2018 II/AA00275-00276 Court Minutes 02/14/2020 VIII/AA01728 Court Minutes 02/21/2020 IX/AA01781-01793 Court Minutes 07/20/2020 IX/AA01820-01823 X/AA02210-Court Minutes 01/22/2021 02220 Court Minutes 03/05/2021 XI/AA02253-02261 Court Minutes 03/12/2021 XI/AA02272-02284 Court Minutes 04/02/2021 XI/AA02285-02301

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. 11/21/2018 Declaration of Danka K. Michaels in Support of II/AA00330-00332 Answer to Second Amended Complaint for Equitable Relief Under (1) the Putative Spouse Doctrine, and (2) Pursuant to Express and/or Implied Agreement to Hold Property as if the Parties Were Married Under *Michoff*; and to Set Aside Deeds of Real Property and Assignment of L.L.C. Interest; Affirmative Defenses and Counterclaim Declaration of Service 07/13/2018 I/AA00230 Declaration of Service 07/19/2018 I/AA00238 V/AA00844 Declaration of Service 09/05/2019 Declaration of Service 11/01/2019 V/AA00882 V/AA00886 Declaration of Service 12/20/2019 V/AA00910 Declaration of Service 02/04/2020 Declaration of Service 02/05/2020 V/AA00911 Declaration of Service Robert Semonian 08/03/2018 I/AA00243 Declaration of Service Shannon L. Evans 08/03/2018 I/AA00244 Defendant Danka K. Michaels Memorandum of 08/25/2021 XII/AA02658-02671 Fees and Costs Defendant's Closing Argument Brief XI/AA02444-05/28/2021 02467 Defendant's EDCR 7.27 Brief 04/02/2021 XI/AA02302-02320 Defendant's Motion to Compel Discovery 04/22/2019 II/AA00441-00458 Reponses Defendant's Pre-Trial Memorandum 02/07/2020 V/AA00914-00932 Defendant's Reply to Plaintiff's Objection to 09/20/2021 XIII/AA02855-Memorandum of Fees and Costs 02885 Defendant's Second Supplemental Witness List 12/27/2019 V/AA00887-

00891

(Non-Expert)

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Defendant's Supplemental Witness List (Non-04/24/2019 II/A A 00460-Expert) 00464 **Defendant's Trial Exhibit A** – Plaintiff's 02/14/2020 XXXIV/AA 08249 Response to Defendant's First Request for Production of Documents and Tangible Things from Plaintiff (with certain attachments thereto) **Defendant's Trial Exhibit C** – Documentation 02/14/2020 XXXIV/AA of \$450,000 loan taken by Danka K. Michaels, 08250-M.D., PC for tenant improvements XXXV/AA 08257 **Defendant's Trial Exhibit G – Records** 02/14/2020 XXXV/AA produced by Equity Title, LLC, in response to 08258-08270 Subpoena Duces Tecum for Blue Mesa property (Affidavit and relevant documents) **Defendant's Trial Exhibit J** – Plaintiff's Decree 02/14/2020 XXXV/AA 08271 of Divorce filed June 26, 2021 **Defendant's Trial Exhibit K** – Blue Point 02/14/2020 XXXV/AA 08272 Development account statement and record produced by Wells Fargo Bank, in response to Subpoena Duces Tecum **Defendant's Trial Exhibit L** – Wells Fargo 02/14/2020 XXXV/AA billing Statement dated November 2016 08273-XXXVI/AA 08571 02/14/2020 **Defendant's Trial Exhibit M** – Notice of Entry XXXVI/AA of Findings of Fact and Conclusions of Law filed 08572-XXXVII/AA on June 1, 2018 in the matter of *Bluepoint* Development Inc. v. Patience One, LLC 08867 **Defendant's Trial Exhibit N** – Records 02/14/2020 XXXVII/AA evidencing attorney's fees and expert fees paid by 08868-08938 Defendant in this action Defendant's Witness List (Non-Expert) 02/20/2019 II/AA00371-00375

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DESCRIPTION DATE FILED VOL./PAGE NO. Estimated Cost of Expedited Transcripts 07/22/2020 IX/AA01824-01826 Estimated Cost of Transcript 09/07/2021 XIII/AA02769-02791 **Estimated Costs of Transcript** 09/07/2021 XIII/AA02792-02822 I/AA00064-00093 Exhibit Appendix to Opposition to Defendant's 12/20/2017 Motion to Dismiss and Countermotion for Attorney's Fees and Costs Exhibit of Appendix to Defendant Danka K. 08/25/2021 XII/AA02672-Michaels Memorandum of Fees and Costs 02716 Final Billing for Transcripts 09/01/2020 X/AA02052-02054 Final Billing for Transcripts 10/28/2021 XIII/AA02914-02956 Findings of Fact, Conclusions of Law and 08/03/2021 XII/AA02568-Judgement 02613 First Amended Compliant for Divorce; for Set I/AA00174-00188 03/22/2018 Aside of Deeds of Real Property and Assignment of L.L.C. Interest; and for Alternative Equitable Relief Under the Putative Spouse Doctrine General Financial Disclosure Form 02/13/2020 V/AA00964-00981 Joint Early Case Conference Report Pursuant to 07/13/2018 I/AA00231-00237 N.R.C..P 16.2(i)(2) Minute Order 09/10/2019 V/AA00880-00881 Motion for Leave to File Second Amended I/AA00245-09/07/2018 Complaint II/AA00270 Motion for Summary Judgement, to Dismiss, for IV/AA00703-08/01/2019 00736 Protective Order and for Attorney Fees Motion Opposition Fee Information Sheet 12/20/2017 I/AA00094

#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII VOL./PAGE NO. DESCRIPTION DATE FILED Motion Opposition Fee Information Sheet 09/07/2018 II/AA00271 Motion Opposition Fee Information Sheet 01/08/2019 II/AA00352 Motion to Dismiss 11/29/2017 I/AA00045-00061 Motion to Withdraw as Attorney of Records for 01/08/2019 II/AA00353-00358 Plaintiff Notice of Appeal 09/02/2021 XII/AA02744-XIII/AA02768 Notice of Appearance 03/08/2019 II/AA00382-00383 Notice of Appearance of Attorney 11/27/2017 I/AA00023-00024 Notice of Appearance of Co-Counsel for 10/16/2020 X/AA02087-02122 Defendant Notice of Attorney's Lien 04/05/2019 II/AA00395-00397 Notice of Change of Firm 06/26/2020 IX/AA01811-01819 01/27/2021 X/AA02233-Notice of Change of Firm Address 02243 Notice of Change of Firm Address 08/01/2021 XII/AA02525-02567 III/AA00384-Notice of Department Reassignment 03/11/2019 00385 Notice of Entry of Findings of Fact, 08/05/2021 XII/AA02614-Conclusions of Law, and Judgement 02657 I/AA00155-00164 Notice of Entry of Order 03/12/2018 Notice of Entry of Order 12/17/2018 II/AA00345-00351 II/AA00363-Notice of Entry of Order 02/06/2019 00367 Notice of Entry of Order to Seal Records 01/03/2018 I/AA00120-00124 Notice of Entry of Stipulation and Order I/AA00116-12/29/2017 000119

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DESCRIPTION DATE FILED VOL./PAGE NO. Notice of Entry of Stipulation and Order 10/10/2018 II/AA00282-00287 Notice of Entry of Stipulation and Order V/AA0055-00762 08/16/2019 Notice of Entry of Stipulation and Order 06/25/2020 IX/AA01801-01810 Notice of Entry of Stipulation and Order 04/19/2021 XI/AA02330-02351 Notice of Entry of Stipulation and Order RE: 05/29/2019 III/AA00535-Motion to Compel 00543 Notice of Entry of Stipulation and Order to 06/13/2019 III/AA00545-00551 Continue Notice of Entry of Stipulation and Order to 06/19/2019 III/AA00560-Vacate Discovery Hearing 00564 Notice of Hearing 04/22/2019 II/AA00459 Notice of Hearing IV/AA00737 08/01/2019 IX/AA01794-Notice of Hearing 03/20/2020 01798 Notice of Hearing IX/AA1827-08/26/2020 X/AA2051 Notice of Hearing 10/26/2020 X/AA02123-02190 Notice of Hearing 11/17/2020 X/AA02191-02201 Notice of Hearing X/AA02202-11/25/2020 02209 Notice of Hearing X/AA02221-01/22/2021 02232 Notice of Hearing 02/23/2021 X/AA02244-XI/AA02252 Notice of Hearing 03/08/2021 XI/AA02262-02271

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DATE FILED DESCRIPTION VOL./PAGE NO. Notice of Intent to Appear by Communication 02/20/2020 VIII/AA01729-IX/01768 Equipment Notice of Non-Opposition to Plaintiff's Request 02/13/2020 V/AA00982for the Court to Take Judicial Notice Pursuant to VII/AA01254 NRS 47.130 Notice of Taking Custodian of Records V/AA00883-12/09/2019 Deposition and Seven Day Notice of Intent to 00885 Serve Subpoena Duces Tecum Notice of Taking Videotaped Deposition 02/15/2019 II/AA00368-00370 Notice of Unavailability of Counsel 05/08/2019 II/AA00465-00467 IV/AA00738-Notice of Unavailability of Counsel 08/05/2019 00740 I/AA00095-Opposition to Defendant's Motion to Dismiss 12/20/2017 and Countermotion for Attorney's Fees and I/AA00111 Costs Order 03/09/2018 I/AA00146-00154 03/12/2018 I/AA0065-00173 Order Order After Hearing of September 10, 2018 12/11/2018 II/AA00333-00336 Order Granting Withdrawal as Attorney of 02/05/2019 II/AA00361-Record for Plaintiff 00362 Order Setting Case Management Conference 07/31/2018 I/AA00239-00242 and Directing Compliance with NRCP 16.2 Order to Seal Records Pursuant to NRS 12/22/2017 I/AA00112-125.110(2) I/AA00113 Peremptory Challenge of Judge 03/11/2019 II/AA00386-00388 Petition to Seal Records Pursuant to NRS 12/15/2017 I/AA00062-00063 125.110(2) Plaintiff Thomas Pickens General Financial 02/11/2020 V/AA00955-Disclosure Form-Trial 00962

### **ALPHABETICAL INDEX OF APPELLANT'S APPENDIX** VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff Thomas Pickens Pretrial Memorandum 02/07/2020 V/AA00933-00950 Plaintiff, Danka K. Michaels' Initial Expert 07/11/2018 I/AA00220-00229 Witness List Plaintiff's Closing Argument 04/23/2021 XI/AA02370-02834 Plaintiff's Objection to Defendant Danka K. 09/07/2021 XIII/AA02823-Michaels' Memorandum of Fees and Costs 02854 Plaintiff's Opposition to Defendant's Motion for 08/12/2019 IV/AA00746-V/AA00754 Summary Judgement, to Dismiss, for Protective Order and for Attorney Fees and Countermotion for Leave of Court to File Supplemental Points and Authorities Plaintiff's Opposition to Defendant's Motion for 08/19/2019 V/AA00814-Summary Judgement, to Dismiss, for Protective 00843 Order and for Attorney Fees and Countermotion (1) to Dismiss or, in the Alternative, for Summary Judgement as to Defendant's Causes of Action for International Misrepresentation/Fraud; Negligent Misrepresentation; Breach of Implied Covenant of Good Faith and Fair Dealing; Promissory Estoppel; Express Agreement; Implied Agreement; and Malicious Abuse of Process; (2) for Summary Judgement Setting Aside Deeds of Real Property and Assignment of LLC Interest; and (3) for Permission to Submit Points and Authorities in Excess of 30 Pages Pursuant to EDCR 5.503(e) Plaintiff's Rebuttal to Defendant's Closing 06/15/2021 XI/AA02489-XII/AA02524 Argument Plaintiff's Request for the Court to Take 02/10/2020 V/AA00951-00954 Judicial Notice Pursuant to NRS 47.130

#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Request for the Court to take Judicial 02/20/2020 IX/AA01769-Notice Pursuant to NRS 47.130 01770 Plaintiff's Request for the Court to take Judicial IX/AA01771-02/20/2020 01780 Notice Pursuant to NRS 47.130 04/23/2021 XI/AA02835-Plaintiff's Request for the Court to Take Judicial Notice Pursuant to NRS 47.130 02406 Plaintiff's Request for the Court to Take 04/23/2021 XI/AA02407-Judicial Notice Pursuant to NRS 47.130 02424 Plaintiff's Request for the Court to Take 04/23/2021 XI/AA02425-02443 Judicial Notice Pursuant to NRS 47.130 05/13/2019 II/AA00496-Plaintiff's Response and Opposition to Defendant's Motion to Compel Discovery III/AA00516 Reponses Plaintiff's Supplement to Response and 05/21/2019 III/AA00523-Opposition to Defendant's Motion to Compel 00527 Discovery Responses Plaintiff's Trial Exhibit 1 - Photographs of the XIV/AA03070-02/14/2020 parties' wedding on April 7, 2002 and 03083 announcement XIV/AA03181-Plaintiff's Trial Exhibit 10 - 2006 1040 02/14/2020 Income Tax Return for Thomas A. Pickens 03196 02/14/2020 XXX/AA07240-Plaintiff's Trial Exhibit 100 - American Express Statements #63006 titled in the name of Thomas 07247 Pickens 12/09/13 through 12/08/14 Plaintiff's Trial Exhibit 101 - American Express 02/14/2020 XXX/AA07248-Statements #63006 titled in the name of Thomas 07250 Pickens 12/09/14 through 12/08/15 Plaintiff's Trial Exhibit 102 - American Express 02/14/2020 XXXI/AA07251-Statements #63006 titled in the name of Thomas 07255 Pickens 12/09/15 through 12/08/16 Plaintiff's Trial Exhibit 103 - American Express 02/14/2020 XXXI/AA07256-07258 Statements #63006 titled in the name of Thomas

Pickens 12/09/16 through 12/08/17

### **ALPHABETICAL INDEX OF APPELLANT'S APPENDIX** VOLUME XXIV OF XXXVII DATE FILED **DESCRIPTION** VOL./PAGE NO. Plaintiff's Trial Exhibit 104 - American Express 02/14/2020 XXXI/AA07259 Statements #63006 titled in the name of Thomas Pickens 01/08/18 through 12/07/18 Plaintiff's Trial Exhibit 105 - American Express 02/14/2020 XXXI/AA07260 Statements #63006 titled in the name of Thomas Pickens 12/08/18 through 05/08/19 Plaintiff's Trial Exhibit 106 - American Express 02/14/2020 XXXI/AA07261-#51001 titled in the name of Blue Point 07262 Development 12/05/12 through 12/20/13 Plaintiff's Trial Exhibit 107 - American Express 02/14/2020 XXXI/AA07263 #51001 titled in the name of Blue Point Development 12/21/13 through 12/19/14 Plaintiff's Trial Exhibit 108 - American Express 02/14/2020 XXXI/AA07264-#51001 titled in the name of Blue Point XXXII/AA Development 12/20/14 through 12/20/15 07516 XXXII/AA Plaintiff's Trial Exhibit 109 - American Express 02/14/2020 07517-07682 #51001 titled in the name of Blue Point Development 12/21/15 through 12/20/16 Plaintiff's Trial Exhibit 11 - 2007 1040 02/14/2020 XIV/AA03197-Income Tax Return for Thomas A. Pickens 03210 Plaintiff's Trial Exhibit 110 - American Express 02/14/2020 XXXII/AA #51001 titled in the name of Blue Point 07683-07685 Development 12/21/16 through 12/20/17 Plaintiff's Trial Exhibit 111 - American Express 02/14/2020 XXXII/AA 07686-07687 #51001 titled in the name of Blue Point Development 12/21/17 through 12/20/18 Plaintiff's Trial Exhibit 112 - American Express 02/14/2020 XXXII/AA #51001 titled in the name of Blue Point 07688-07689 Development 12/21/18 through 04/19/19 Plaintiff's Trial Exhibit 113 - Bank of America 02/14/2020 XXXII/AA Bank Statements #2561 titled in the name of Blue 07690-07691 Point Development 10/29/12 through 02/28/14

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#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DATE FILED **DESCRIPTION** VOL./PAGE NO. Plaintiff's Trial Exhibit 129 - Pinnacle Health 02/14/2020 XXXIII/AA Systems – Danka K. Michaels. Statements 07773-07778 9/30/13 and 12/31/13 Plaintiff's Trial Exhibit 13 - 2009 1040 02/14/2020 XIV/AA03225-Income Tax Return for Thomas A. Pickens XV/AA03262 Plaintiff's Trial Exhibit 132 - Danka Michaels 02/14/2020 XXXIII/AA Pinnacle Health Systems Statement 7/1/15 07779-07780 Plaintiff's Trial Exhibit 133 - Bank of the West 02/14/2020 XXXIII/AA - 2015 Porsche statement 12.2.14 07781-07841 Plaintiff's Trial Exhibit 134 - Life Insurance 02/14/2020 XXXIII/AA Statement 11/25/15 07842-07849 Plaintiff's Trial Exhibit 138 - Thomas Pickens 02/14/2020 XXXIII/AA UBS Retirement statements dated June 2017 and 07850-07857 October-December 2017 (Supplemental Response to Request for Production No. 16.) Plaintiff's Trial Exhibit 14 - 2010 1040 02/14/2020 XV/AA03263-03319 Income Tax Return for Thomas A. Pickens Plaintiff's Trial Exhibit 144 - JP Morgan XXXIII/AA 02/14/2020 07858-07866 Statements, Danka K. Michaels IRA, August 31, 2019 through September 30, 2019 Plaintiff's Trial Exhibit 146 - Plaintiff email 02/14/2020 XXXIII/AA 07867-07919 dated April 3, 2014 Plaintiff's Trial Exhibit 147 - Plaintiff email 02/14/2020 XXXIII/AA dated August 26, 2014 07920-07922 Plaintiff's Trial Exhibit 148 - Plaintiff email 02/14/2020 XXXIII/AA dated May 22, 2013 07923-07930 Plaintiff's Trial Exhibit 149 - Plaintiff email 02/14/2020 XXXIII/AA 07931-07933 dated July 9, 2012 Plaintiff's Trial Exhibit 15 - 2011 1040 XV/AA03320-02/14/2020 Income Tax Return for Thomas A. Pickens 03372 Plaintiff's Trial Exhibit 150 - Plaintiff email XXXIII/AA 02/14/2020 dated May 9, 2012 07934-07964

#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DATE FILED **DESCRIPTION** VOL./PAGE NO. Plaintiff's Trial Exhibit 151 - Plaintiff email 02/14/2020 XXXIII/AA 07965-07998 dated November 13, 2011 Plaintiff's Trial Exhibit 152 - Plaintiff email 02/14/2020 XXXIII/AA dated December 2, 2016 07999-XXXIV/AA 08018 Plaintiff's Trial Exhibit 153 - Plaintiff email 02/14/2020 XXXIV/AA dated June 30, 2014 08019-08202 XXXIV/AA Plaintiff's Trial Exhibit 154 - #002651 Emails 02/21/2020 between Dr. Michaels and R. Semonian 08203-08209 Plaintiff's Trial Exhibit 155 – NV Prescription 02/21/2020 XXXIV/AA 08210-08247 Monitoring Program Plaintiff's Trial Exhibit 156 – Request to appeal 02/21/2020 XXXIV/AA 08248 denial of unemployment benefits Plaintiff's Trial Exhibit 16 - 2012 1040 02/14/2020 XV/AA03373-Income Tax Return for Thomas A. Pickens 03429 Plaintiff's Trial Exhibit 17 - 2013 1040 02/14/2020 XV/AA03430-Income Tax Return for Thomas A. Pickens 03478 Plaintiff's Trial Exhibit 18 - 2014 1040 02/14/2020 XV/AA03479-03494 Income Tax Return for Thomas A. Pickens Plaintiff's Trial Exhibit 19 - 2015 1040 02/14/2020 XV/AA03495-Income Tax Return for Thomas A. Pickens XVI/AA03543 Plaintiff's Trial Exhibit 2 - Litterae 02/14/2020 XIV/AA03084-Matrimoniales (Marriage Certificate) of Thomas 03096 Pickens and Danka Katarina Oltusova dated April 7, 2002 Plaintiff's Trial Exhibit 20 - 2016 1040 02/14/2020 XVI/AA03544-Income Tax Return for Thomas A. Pickens 03639 Plaintiff's Trial Exhibit 21 - 2005 1040 XVI/AA03640-02/14/2020 Income Tax Return for Danka Michaels 03735 Plaintiff's Trial Exhibit 22 - 2006 1040 XVI/AA03736-02/14/2020 Income Tax Return for Danka Michaels XVII/AA03823

#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 23 - 2007 1040 02/14/2020 XVII/AA03824-Income Tax Return for Danka Michaels 03848 Plaintiff's Trial Exhibit 24 - 2008 1040 XVII/AA03849-02/14/2020 03998 Income Tax Return for Danka Michaels Plaintiff's Trial Exhibit 25 - 2009 1040 02/14/2020 XVII/AA03999 Income Tax Return for Danka Michaels XVIII/AA04127 Plaintiff's Trial Exhibit 26 - 2010 1040 02/14/2020 XVIII/AA04128-Income Tax Return for Danka Michaels 04239 Plaintiff's Trial Exhibit 27 - 2011 1040 02/14/2020 XVIII/AA04240-Income Tax Return for Danka Michaels XIX/AA04361 Plaintiff's Trial Exhibit 28 - 2012 1040 02/14/2020 XIX/AA04362-Income Tax Return for Danka Michaels 04482 Plaintiff's Trial Exhibit 29 - 2013 1040 02/14/2020 XIX/AA04483-Income Tax Return for Danka Michaels XX/AA04646 02/14/2020 Plaintiff's Trial Exhibit 3 - Medical Records XIV/AA03097for Tom Pickens produced by Danka Michaels, 03111 his physician Plaintiff's Trial Exhibit 30 - 2014 1040 02/14/2020 XX/AA04647-Income Tax Return for Danka Michaels XXI/AA04755 Plaintiff's Trial Exhibit 31 - 2015 1040 02/14/2020 XXI/AA04756-Income Tax Return for Danka Michaels 04842 Plaintiff's Trial Exhibit 32 - 2016 1040 02/14/2020 XXI/AA04843-04879 Income Tax Return for Danka Michaels Plaintiff's Trial Exhibit 35 - 2006 1120S XXI/AA04880-02/14/2020 Income Tax Return for Danka K. Michaels MD, 04908 PC Plaintiff's Trial Exhibit 36 - 2007 1120S 02/14/2020 XXI/AA04909-Income Tax Return for Danka K. Michaels MD, XXII/AA05059 PC 02/14/2020 Plaintiff's Trial Exhibit 37 - 2008 1120S XXII/AA05060-Income Tax Return for Danka K. Michaels MD, 05200 PC

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### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 58 - 2014 1120 02/14/2020 XXIX/ AA06963-06998 Income Tax Return for Blue Point Development LLC Plaintiff's Trial Exhibit 59 - 2015 1120 02/14/2020 XXIX/ AA06999 Income Tax Return for Blue Point Development LLC Plaintiff's Trial Exhibit 6 - Chain of Title with 02/14/2020 XIV/AA03128-Applicable Deeds for 7608 Lowe Avenue, Las 03136 Vegas, Nevada 89131 Plaintiff's Trial Exhibit 60 - 2016 1120 02/14/2020 XXX/AA07000 Income Tax Return for Blue Point Development LLC Plaintiff's Trial Exhibit 63 - Wells Fargo XXX/AA07001-02/14/2020 07002 Business Checking #9112 titled in the name of Blue Point Development 05/29/2014 through 12/31/2014 Plaintiff's Trial Exhibit 65 - Wells Fargo 02/14/2020 XXX/AA07003-Business Checking #9112 titled in the name of 07006 Blue Point Development 01/01/2015 through 12/31/2015 Plaintiff's Trial Exhibit 67 - Wells Fargo 02/14/2020 XXX/AA07007-Business Checking #9112 titled in the name of 07008 Blue Point Development 01/01/2016 through 12/31/2016 XXX/AA07009-Plaintiff's Trial Exhibit 69 - Wells Fargo 02/14/2020 Business Checking #9112 titled in the name of 07010 Blue Point Development 01/01/2017 through 12/31/2017 Plaintiff's Trial Exhibit 7 - Affidavit of 02/14/2020 XIV/AA03137-03150 Custodian of Records and file from First American Title Company—purchase of 9517 Queen Charlotte Drive, Las Vegas, Nevada 89145 on October 7, 2004

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## ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DESCRIPTION** DATE FILED VOL./PAGE NO. Plaintiff's Trial Exhibit 82 - American Express 02/14/2020 XXX/AA07053 Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/30/10 through 12/15/11 Plaintiff's Trial Exhibit 83 - American Express 02/14/2020 XXX/AA07054-07057 Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/16/11 through 12/14/12 Plaintiff's Trial Exhibit 84 - American Express 02/14/2020 XXX/AA07058 Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/15/12 through 12/15/13 Plaintiff's Trial Exhibit 85 - American Express 02/14/2020 XXX/AA07059 Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/16/13 through 12/15/14 Plaintiff's Trial Exhibit 86 - American Express 02/14/2020 XXX/AA07060 Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/16/14 through 12/15/15 Plaintiff's Trial Exhibit 87 - American Express 02/14/2020 XXX/AA07061-Statements #72004 Thomas Pickens card #72004 07092 #73002 Danka Michaels card #72020 12/16/15 through 12/15/16 Plaintiff's Trial Exhibit 88 - American Express 02/14/2020 XXX/AA07093-Statements #72004 Thomas Pickens card #73002 07095 Danka Michaels card #72020 12/16/16 through 12/15/17

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# ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII **DATE FILED** DESCRIPTION VOL./PAGE NO. Reply to Defendant's Counterclaim 12/12/2018 II/AA00337-00344 Reply to Opposition to Defendant's Motion for 09/06/2019 V/AA00862-Summary Judgement, to Dismiss, for Protective 00879 Order and for Attorney Fees and Opposition to Countermotion (1) to Dismiss or, in the Alternative, for Summary Judgement as to Defendant's Causes of Action for Intentional Misrepresentation/Fraud: Negligent Misrepresentation; Breach of Implied Covenant of Good Faith and Fair Dealing; Promissory Estoppel; Express Agreement; Implied Agreement; and Malicious Abuse of Process; (2) for Summary Judgement Setting Aside Deeds of Real Property and Assignment of LLC Interest; and (3) for Permission to Submit Points and Authorities in Excess of 30 Pages Pursuant to EDCR 5.503(e) Reply to Opposition to Defendant's Motion to I/AA00125-00141 01/09/2018 Dismiss and Opposition to Countermotion for Attorney's Fees and Costs Request for Issuance of Joint Preliminary 10/25/2017 I/AA00016 Injunction Satisfaction and Release of Lien 07/31/2019 III/AA00565-00566 Second Amended Complaint for Equitable 10/15/2018 II/AA00288-00305 Relief Under (1) the Putative Spouse Doctrine, and (2) Pursuant to Express and/or Implied Agreement to Hold Property as if the Parties Were Married Under Michoff; and to Set Aside Deeds of Real Property and Assignment of L.L.C. Interest Second Amended Notice of Taking Videotaped II/AA00379-03/05/2019

00381

Deposition

#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DESCRIPTION DATE FILED VOL./PAGE NO. Stipulation and Order Granting Leave to File 10/08/2018 II/AA00279-Second Amended Complaint, and Vacating 00281 Motion Hearing Stipulation and Order RE: Motion to Compel 05/28/2019 III/AA00528-00534 Stipulation and Order to Continue 06/13/2019 III/AA00552-00556 Stipulation and Order to Continue Day Three of 06/24/2020 IX/AA01799-01800 Trial Stipulation and Order to Continue Hearing 12/28/2017 I/AA00114-000115 Stipulation and Order to Extend Briefing 04/22/2021 XI/AA02352-Deadline 02369 Stipulation and Order to Extend Briefing 04/14/2021 XI/AA02321-Deadlines 02329 Stipulation and Order to Extend Deadline for 06/14/2021 XI/AA02468-Plaintiff to File His Rebuttal Brief 02488 Stipulation and Order to Extend Filing of Pre-V/AA00912-02/06/2020 Trial Memorandum and Trail Exhibits 00913 Stipulation and Order to Vacate Discovery 06/18/2019 III/AA00557-Hearing 00559 Stipulation to Extend Discovery Deadlines and 08/05/2019 IV/AA00741-Continue Trail (First Request) and Order 00745 Continuing Trial Supplemental Exhibit in Support of Notice of 02/13/2020 VII/AA01255-Non-Opposition to Plaintiff's Request for the VIII/AA01727 Court to Take Judicial Notice Pursuant to NRS 47.130 Transcript RE: Non-Jury Trial 09/01/2020 X/AA02055-02070 Transcript RE: Non-Jury Trial Day 2 X/AA02071-09/01/2020 02086

### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIV OF XXXVII DATE FILED VOL./PAGE NO. **DESCRIPTION** Transcript RE: Non-Jury Trial Day 3 XIII/AA02957-10/28/2021 XIV/AA03007 Transcript RE: Non-Jury Trial Day 4 10/28/2021 XIV/AA03008-03040 Transcript RE: Non-Jury Trial Day 5 10/28/2021 XIV/AA03041-03054 Trial Subpoena 01/29/2020 V/AA00906-00909 Trial Subpoena Robert Semonian 01/28/2020 V/AA00892-00898 V/AA00899-Trial Subpoena Shannon L. Evans, Esq. 01/28/2020 00905



# Blue Sky Rewards Monthly Statement of Points and Program News

### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

### **Available Points**

90,528

### **Questions About Your Account?**

an an

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	December 1, 2015 - December 31, 2015
Opening Points Balance	90,528
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	90,528

Points are available when a minimum payment has been made and all your accounts are in good standing.

### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

### **Points Transaction Detail**

December 1, 2015 - December 31, 2015

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



# Blue Sky from American Express®

p. 1/7

THOMAS A PICKENS

Closing Date 03/08/16	Next Closing Da	ate 04/07/16	Account Ending 0-6300
New Balance Minimum Payment Due		\$32,024.92 \$639.00	Blue Sky Points 90,578
Payment Due Date		04/02/16 <sup>‡</sup>	Account Summary
<sup>‡</sup> Late Payment Warning: If we do the Payment Due Date of 04/02/1 \$37.00 and your Purchase APR ma	6, you may have to	pay a late fee of up to	Previous Balance \$27,243.33 Payments/Credits -\$2,000.00 New Charges +\$6,459.98 Fees +\$0.00 Interest Charged +\$321.61
Minimum Payment Warning: If you myou will pay more in interest and it will texample:	ake only the minimake you longer to p	num payment each period, pay off your balance. For	New Balance \$32,024.92 Minimum Payment Due \$639.00
	ay off the balance this statement in	And you will pay an estimated total of	Credit Limit
Only the Minimum Payment Due	30 years	\$67,029	Days in Billing Period: 32
\$1,087	3 years	\$39,131 (Savings = \$27,898)	Customer Care
If you would like information about cred	it counseling servi	ces, call 1-888-733-4139.	Pay by Computer american express.com/pbc
See page 2 for important information a	about your account.		Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc

Pay by Phone 1-800-472-9297

Account Ending 0-63006

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

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 04/02/16 New Balance \$32,024.92 Minimum Payment Due \$639.00

Ш	phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Amount Enclosed

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0000349990487829378 003202492000063900 04 4

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



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International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-8I UF-741 Hearing Impaired TTY: 1-800-221-9950 1-888-258-3741 1-336-393-1111 1-888-258-3741

FAX: 1-800-695-9090 In NY: 1-800-522-1897 1-800-CASH-NOW



Website: americanexpress.com Mobile Site: amexmobile.com

**Customer Care** & Billing Inquiries P.O. BOX 981535 79998-1535

Payments BOX 0001 LOS ANGELES CA 90096-8000

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- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided.

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THOMAS A PICKENS Closing Date 03/08/16

Account Ending 0-63006

Summary		
		7.4
Payments		-\$2,000.00
Credits		\$0.00
Total Payments and	Credits	-\$2,000.00
Detail *Indicate	es posting date	·
Payments		Amount
02/10/16* ELECTF	ONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charge	es ·	
Summary		
		Total
Total New Charges		\$6,459.98
Detail		
THOMAS A P		
		Amount
02/09/16 NORTO	N*AP117844748877-294-5265 CA	\$89.99
		\$89.99 \$3.222.85
	UY	\$89.99 \$3,222.85
03/04/16 BEST BL	JY GAS NV	
03/04/16 BEST BU LAS VEC 702-228	JY GAS NV 36492	
03/04/16 BEST BL LAS VEC 702-228 03/07/16 BEST BL LAS VEC	JY GAS NV 86492 JY GAS NV	\$3,222.85
03/04/16 BEST BU LAS VEC 702-228 03/07/16 BEST BU	JY GAS NV 86492 JY GAS NV	\$3,222.85
03/04/16 BEST BL LAS VEC 702-228 03/07/16 BEST BL LAS VEC	JY GAS NV 86492 JY GAS NV	\$3,222.85
03/04/16 BEST BU LAS VEC 702-228 03/07/16 BEST BU LAS VEC 702-631	JY GAS NV 86492 JY GAS NV	\$3,222.85
03/04/16 BEST BU LAS VEC 702-228 03/07/16 BEST BU LAS VEC 702-631	JY 5AS NV 36492 JY 5AS NV 14645	\$3,222.85 \$3,147.14
03/04/16 BEST BU LAS VEC 702-226 03/07/16 BEST BU LAS VEC 702-631	JY GAS NV 36492 JY GAS NV 4645	\$3,222.85 \$3,147.14 Amount
03/04/16 BEST BU LAS VEC 702-226 03/07/16 BEST BU LAS VEC 702-631  Fees	JY GAS NV 36492 JY GAS NV 4645	\$3,222.85 \$3,147.14 Amount \$0.00
D3/04/16 BEST BL LAS VEC 702-226 D3/07/16 BEST BL LAS VEC 702-631  Fees  Total Fees for this Pe	JY GAS NV 36492 JY GAS NV 4645	\$3,222.85 \$3,147.14 Amount

### **About Trailing Interest**

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

Continued on reverse

Interest Charge Calculation

Total (v) Variable Rate

2016 Fees and Interest Totals Year-to-Date			
		Amount	
Total Fees in 2016		\$0.00	
Total Interest in 2016		\$940.81	

, , , , , , , , , , , , , , , , , , , ,	(APR) is the annual interest rate on your acco Transactions Dated	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
Purchases	02/06/2016	29.49% (v)	\$701.16	\$18.13
Purchases	07/27/2015 02/05/2016	27.49% (v)	\$3.29	\$0.08
Purchases	09/26/2014 07/26/2015	13.49% (v)	\$25,625.37	\$303.40
Cash Advances	02/06/2016	29.49% (v)	\$0.00	\$0.00



## Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

**Available Points** 

Account Number 1M96223394

90,578

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	January 1, 2016 - January 31, 201	
Opening Points Balance	90,528	
New Points Earned	+50	
Points Redeemed or Adjusted	0	
New Points Balance	90.578	

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Daimta Tuannan	ina Datail	
Points Transact	ion Detail	January 1, 2016 - January 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	50	0	50
Total	50	0	50

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 03/08/16

Account Ending 0-63006



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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.



# Blue Sky from American Express®

p. 1/11

THOMAS A PICKENS Closing Date 04/07/16 Next Closing Date 05/08/16

Account Ending 0-63006

New Balance		\$27,261.09	Blue Sky Points	
Minimum Payment Due		\$605.00		90,704
Payment Due Date		05/02/16 <sup>‡</sup>	Account Summary	
<sup>‡</sup> Late Payment Warning: If we do not the Payment Due Date of 05/02/16, \$37.00 and your Purchase APR may	you may have to nay a	late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$32,024.93 -\$5,100.00 +\$0.00 +\$0.00 +\$336.11
inimum Payment Warning: If you make u will pay more in interest and it will take ample:	e only the minimum pa e you longer to pay off	ayment each period, your balance. For	New Balance Minimum Payment Due	\$27,261.0 \$605.0
		l you will pay an mated total of	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000.00 \$22,738.9 \$4,000.00 \$4,000.00
Only the Minimum Payment Due 29	years	\$56,809	Days in Billing Period: 30	¥ 1,000.0
\$925 3	years	\$33,310 (Savings = \$23,499)	Customer Care	
you would like information about credit o	Couperling condices on		Pay by Computer americanexpress.com/r	obc
See page 2 for important information above  See Page 5 for an important Pri for important notices about You  Transfer Error Resolution and a r	vacy Notice and the	e following pages ctronic Fund	Customer Care Pay by P 1-888-258-3741 1-800-47 See Page 2 for additional i	2-9297
See Page 5 for an important Pri for important notices about You Transfer Error Resolution and a r Please fold on the perforation below, detact	vacy Notice and the r Billing Rights, Ele notice for WA reside	e following pages ctronic Fund ents. ayment ↓	1-888-258-3741 1-600-47  See Page 2 for additional in	2-9297
See Page 5 for an important Pri for important notices about You Transfer Error Resolution and a r	vacy Notice and the r Billing Rights, Ele totice for WA reside	e following pages ctronic Fund ents. ayment ↓	1-888-258-3741 1-600-47  See Page 2 for additional in	nformation.  nding 0-63006 on all payments
See Page 5 for an important Pri for important notices about You Transfer Error Resolution and a r Please fold on the perforation below, detact	vacy Notice and the r Billing Rights, Ele notice for WA resident and return with your part of the properties of the prop	e following pages ctronic Fund ents. ayment ↓	1-888-258-3741 1-600-47  See Page 2 for additional in the second	nformation.  nding 0-63006 on all payments American Expres
See Page 5 for an important Pri for important notices about You Transfer Error Resolution and a r  Please fold on the perforation below, detacl  Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE	vacy Notice and the r Billing Rights, Ele notice for WA resident and return with your part of the properties of the prop	e following pages ctronic Fund ents. ayment ↓	1-888-258-3741 1-600-47  See Page 2 for additional in the second	nformation.  nding 0-63006 on all payments American Expres
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See Page 5 for an important Pri for important notices about You Transfer Error Resolution and a r  Please fold on the perforation below, detacl  Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE	vacy Notice and the railling Rights, Electrice for WA resident and return with your part of the pay by Computer american express.com/	e following pages ctronic Fund ents. hayment ↓ Pay by P 1-800-47.	1-888-258-3741 1-600-47  See Page 2 for additional i  hone Account Er 2-9297 Enter 15 digit account # Make check payable to A  Pay  Minimu	nformation.  Inding 0-63006  I

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

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

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

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

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



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p. 3/11



THOMAS A PICKENS Closing Date 04/07/16

Account Ending 0-63006

Payments and Credits		
Summary		
		Total
Payments		-\$5,100.00
Credits		\$0.00
Total Payments and Credits		-\$5,100.00
Detail *Indicates posting date		
Payments		Amount
03/21/16* ELECTRONIC PAYMENT RECEIV	D-THANK	-\$3,000.00
04/07/16* ELECTRONIC PAYMENT RECEIV	:D-THANK	-\$2,100.00
Fees		
		Amount
Total Fees for this Period		\$0.00
Interest Charged		
		Amount
04/07/16 Interest Charge on Purchases		\$336.17
Total Interest Charged for this Period		\$336.17

### **About Trailing Interest**

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

2016 Fees and Interest Totals Year-to-Date				
Tatal Family 2016				Amount
Total Fees in 2016				\$0.00
Total Interest in 2016				\$1,276.98

## **Interest Charge Calculation**

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

	Transactions Dated	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
Purchases	02/06/2016	13.49% (v)	\$4,985.61	\$55.34
Purchases	09/26/2014 07/26/2015	13.49% (v)	\$25,299.65	\$280.83

Continued on reverse

Interest Charge Calculation Continued					
Your Annual Percentage Rate (A	APR) is the annual interest rate on your accor	unt.			
	Transactions Dated	Annual Percentage	Balance Subject to Interest Rate	Interest Charge	
	From To	Rate			
Cash Advances	02/06/2016	25.49% (v)	\$0.00	\$0.00	
Total				\$336.17	
(v) Variable Rate					



THOMAS A PICKENS Closing Date 04/07/16

Account Ending 0-63006

Rev. 9/2012

# FACTS

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# WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- transaction history and account history
- insurance claim history and credit history

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can shape personal information		Cinguinaments decimal
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

· Visit us online: www.americanexpress.com/communications or

• Call us at 1-855-297-7748 - our menu will prompt you through your choices

Please note:

If you are a new customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your personal information as described in this notice.

However, you can contact us at any time to limit our sharing.

We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:

Visit us online: <a href="www.americanexpress.com/communications">www.americanexpress.com/communications</a> or
 Call us at 1-855-297-7748 (except for choices about e-mail communications)

Call 1-800-528-4800 or go to americanexpress.com/contact.

Page 1 of 2 S06N4

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MINERELLE					
Who is provi this notice?	ding	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.			
How does American Express protect my personal information?		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.			
How does American Express collect my personal information?		We collect your personal information, for example, when you  open an account or pay your bills  give us your income information or give us your contact information  use your credit card  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.			
Why can't I limit all sharing of personal information?		Federal law gives you the right to limit only  • sharing for affiliates' everyday business purposes – information about your creditworthiness  • affiliates from using your information to market to you  • sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.			
What happen limit sharing account I hol with someon	for an d jointly	Your choices will apply to everyone on your account.			
Production of					
Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Our affiliates include companies with the American Express name, including financial companies and as American Express Travel Related Services Company, Inc. and nonfinancial compacts as American Express Publishing. Affiliates may also include other companies related common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurated Company, a provider of American Express Card-related insurance services.					
Nonaffiliates	Companies not related by company association and the Companies of the Comp				
Joint marketing	services to	greement between nonaffiliated companies that together market financial products or you. t marketing partners include financial companies.			

Other imperentendemation

We may transfer personal information to other countries, for example, for customer service or to process

We may transfer personal information to other countnes, for example, for customer service or to process transactions.

AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law

California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.

Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

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THOMAS A PICKENS Closing Date 04/07/16

Account Ending 0-63006

### Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

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

### You must contact us:

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

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

# What Will Happen After We Receive Your Letter

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

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

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

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

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

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

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

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

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

### **Annual EFT Error Resolution Notice**

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

When you contact us, please provide the following information:

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

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

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

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

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

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

### Notice for residents of Washington State

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

S06N4



## Blue Sky Rewards Monthly Statement of Points and Program News

### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

### **Available Points**

90,704

### **Questions About Your Account?**

E a

american express.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	February 1, 2016 - February 29, 20		
Opening Points Balance	90,578		
New Points Earned	+126		
Points Redeemed or Adjusted	0		
New Points Balance	90,704		

Did You Know?

Visit american express.com/bluesky redeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points are available when a minimum payment has been made and all your accounts are in good standing.

### **Points Transaction Detail**

February 1, 2016 - February 29, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	101	0	101
Blue Sky Credit Card XXXX-XXXXX0-61018	25	0	25
Total	126	0	126

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 04/07/16

Account Ending 0-63006

# Now Accepting American Express® Cards

### ALDI

Shop for high-quality weekly must-haves such as fresh produce and organics, dairy, gluten-free foods, USDA Choice beef, bakery, and household items.

# TOPSAIL REALTY INC.

For over 40 years we have been serving ocean front vacation rentals in sunny Surf City and Topsail Beach, NC. Visit topsail-realty.com or 800-526-6432.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.



Vacation Like You Mean It.

Save \$50 on a 4-Night Vacation Package at any on-site hotel when you pay with any American Express® Card.\* Must book now through July 31, 2016 for travel by December 31, 2016 using Promotion Code: UNIAMEX.\*\*

Terms and conditions apply. For complete offer details, visit UniversalOrlandoVacations.com/AMEX or call 1-877-801-9720.

\*All prices, package inclusions and options are subject to availability and to change without notice, and additional restrictions may apply. Errors will be corrected where discovered, and Universal Orlando and Universal Parks & Resorts Vacations reserve the right to revoke any stated offer and to correct any errors, inaccuracies, or omissions, whether such error is on this statement message or any other print or other advertisement relating to these products and services.

\*\* Promotion Code: UNIAMEX valid for bookings through Universal Parks & Resorts Vacations now through 7/31/16 for travel by 12/31/16. Offer valid when you pay with any American Express Credit or Charge Card and use Promotion Code: UNIAMEX at the time of booking. Fulfillment of the offer is the sole responsibility of the participating American Express merchant. One (1) offer per package, not combinable with any other offers, promotions or discounts.

Universal Parks & Resorts Vacations is registered with the state of Florida as a seller of travel, Registration number ST-24215. Universal elements and all related indicia TM & © 2016 Universal Studios. All rights reserved. POID: BZJC: 0001.

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.



# Blue Sky from American Express®

THOMAS A PICKENS Closing Date 05/08/16 Next Closing Date 06/07/16

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Account Ending 0-63006

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New Balance			\$25,701.00	Blue Sky Poi	nts
Minimum Payme	ent Due		\$554.00		97,164
Payment Due Da	te		06/02/16 <sup>‡</sup>	Account Summ	nary
<sup>‡</sup> Late Payment Warni the Payment Due Dat \$37.00 and your Purci	e of 06/02/16, you may	y have to pay	a late fee of up to	Previous Balance Payments/Credit	\$27,261.09
Minimum Payment Warnir you will pay more in interest example:	ig: If you make only th and it will take you lo	ne minimum p nger to pay o	payment each period, ff your balance. For	New Balance Minimum Paym	\$25,701.00 ent Due \$554.00
f you make no additional harges and each month you ay	You will pay off the bashown on this statem about		nd you will pay an timated total of	Credit Limit Available Credit Cash Advance Lin Available Cash	\$50,000.00 \$24,299.00 nit \$4,000.00 \$4,000.00
Only the Minimum Payment Due	28 years		\$53,524	Days in Billing Pe	·
\$872	3 years		\$31,404	Customer Care	<b>.</b>
	-		(Savings = \$22,120)	Pay by Con americanex	nputer press.com/pbc
fyou would like information		•	all 1-888-733-4139.	Customer Care	Pay by Phone
See page 2 for important i	mormation about your	account.		1-888-258-3741	1-800-472-9297
See page 5 for Im	portant Changes t	o Your Rew	ard Program.	[→] See Page 2 for	additional information.
Please fold on the perforation  Payment Coupon  Do not staple or use pap	Pay by	turn with your r Computer anexpress.com	Pay by		Account Ending 0-63006 it account # on all payments. payable to American Express
9517 QN	A PICKENS CHARLOTTE DR IS NV 89145-8673				Payment Due Date <b>06/02/16</b>
					New Balance <b>\$25,701.00</b>
					Minimum Payment Due \$554.00
Check here if your addre	ged.	AMERICAN BOX 0001			\$ Amount Enclosed
Note changes on reverse			ES CA 90096-8000		
		Haladhadha	ահվատհահահուհիանի	allardlarandllardl	

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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

Hearing Impaired



**Customer Care & Billing Inquiries** 

International Collect arge Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741 1-336-393-1111

TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 1-800-CASH-NOW

In NY: 1-800-522-1897

Website: american express.com Mobile Site: amexmobile.com

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

**Payments** LOS ANGELES CA 90096-8000

Chanc	anf	Addr	acc
CHIANIC	201	Auu:	C33

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided.

	ESTABLISHED OF THE PROPERTY OF					
Street Address		 . V Paris Substitution of Management (Sec. )				
	Special Control of the Control of th		1	**************************************	1 :	
City, State		 i Tangan ayang angga	1			
Zip Code		\$ 				
Area Code and Home Phone						
Area Code and Work Phone		 . i				)
Email		 		***************************************		
		 				F513,2500, 78,5400 6

### Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 05/08/16

Account Ending 0-63006

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Summa			
	ary		
			Tota
Payments			-\$2,000.0
Credits			\$0.00
Total Paym	ents and Credits		-\$2,000.00
Detail	*Indicates posting date		
Payments			Amount
04/19/16*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New C	Charges		
Summa	ıry		
			Total
DANKA MICI Fotal New (	HAELS 0-61018		\$140.00
	NKA MICHAELS		
Card لئستا	l Ending 0-61018		
			Amount
05/01/16	COSTCO AUTO RENEWALS		Amount \$110.00
05/01/16	COSTCO AUTO RENEWALS (800)774-2678 WA		Amount \$110.00
05/01/16			
05/01/16	(800)774-2678 WA COSTCO MEMBER RENEWAL Description		
05/01/16	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership-		
	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 802153782000		\$110.00
	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 802153782000 CONSUMERREPORTS,ORG		
	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 802153782000  CONSUMERREPORTS.ORG 800-333-0663 NY		\$110.00
	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 802153782000 CONSUMERREPORTS,ORG		\$110.00
	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 802153782000  CONSUMERREPORTS.ORG 800-333-0663 NY		\$110.00
05/01/16 05/08/16 <b>Fees</b>	(800)774-2678 WA COSTCO MEMBER RENEWAL Description For Membership- 802153782000  CONSUMERREPORTS.ORG 800-333-0663 NY		\$110.00

# Interest Charged

	Amount
05/08/16 Interest Charge on Purchases	\$299.91
Total Interest Charged for this Period	\$299.91

# **About Trailing Interest**

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

2016 Fees and Interest Totals Year-to-Date				
Total Fees in 2016	Amoun \$0.00			
Total Interest in 2016	\$0.01 \$1,576.8!			
Total Interest in 2016	\$1,6 			

# **Interest Charge Calculation**

	Transactions Dated	Annual Percentage	Balance	Interest
	From To	Rate	Subject to Interest Rate	Charge
Purchases	02/06/2016	13.49% (v)	\$2,113.38	\$24.24
Purchases	09/26/2014 07/26/2015	13.49% (v)	\$24,033.98	\$275.67
Cash Advances	02/06/2016	25.49% (v)	\$0.00	\$0.00
Total			****	\$299.91
(v) Variable Rate				



THOMAS A PICKENS Closing Date 05/08/16

Account Ending 0-63006

#### Notice of Important Change to Your Reward Program

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

	Summary of Change, effective July 1, 2016
Restrictions on redeeming	We are adding language to clarify that cash rewards in the form of a statement credit cannot be used to pay your Minimum Payment Due.
	Please see your Cardmember Agreement for terms and limitations for redeeming Blue Sky® Reward points, including how to redeem points for cash rewards in the form of a statement credit.

See the reverse side for the Detail of Changes to your Cardmember Agreement.

# **Detail of Changes to Your Cardmember Agreement**

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

#### Restrictions on redeeming

Effective July 1, 2016, the first paragraph of the *Restrictions on redeeming* section of the Supplement to the Cardmember Agreement is amended by adding the following as the second sentence:

Cash rewards in the form of a statement credit cannot be used to pay your Minimum Payment Due.

ID 11123

CMLENDDMRUS0041



# **Blue Sky Rewards** Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

97,164

#### **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	March 1, 2016 - March 31, 2016
Opening Points Balance	90,704
New Points Earned	+6,460
Points Redeemed or Adjusted	0
New Points Balance	97,164

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

# **Points Transaction Detail**

March 1, 2016 - March 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	6,460	0	6,460
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	6,460	0	6,460

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



THOMAS A PICKENS Closing Date 06/07/16 Next Closing Date 07/08/16

Account Ending 0-63006

T. Control of the Con	\$27,363.93	Blue Sky Points	
Minimum Payment Due	\$524.00		97,164
Payment Due Date	07/02/16 <sup>‡</sup>	Account Summary	
the Payment Due Date of 07/02/16, y	t receive your Minimum Payment Due by you may have to pay a late fee of up to be increased to the Penalty APR of 29.49%.	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$25,701.00 -\$6,000.00 +\$7,409.82 +\$0.00 +\$253.11
linimum Payment Warning: If you make ou will pay more in interest and it will take xample:	only the minimum payment each period, you longer to pay off your balance. For	New Balance Minimum Payment Due	\$27,363.93 \$524.00
harges and each month you shown on this	ff the balance And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit	\$50,000.00 \$22,636.00 \$4,000.00
ay about Only the	years \$57,129	Available Cash  Days in Billing Period: 30	\$4,000.00
minimum rayment Due	\$33,436	Customer Care	
\$929 3) you would like information about credit c	/ears (Savings = \$23,693)	Pay by Computer americanexpress.com/pb	
See page 5 for an Important N Cardmember Agreement.	lotice About Changes to Your	1-888-258-3741 1-800-472-	
Payment Coupon	Pay by Computer americanexpress.com/pbc Pay by Pay	hone Account Enc 2-9297 Enter 15 digit account # o Make check payable to Ar	
Payment Coupon	Pay by Computer americanexpress.com/pbc Pay by P 1-800-47	Enter 15 digit account # o Make check payable to Ar Payr	n all payments. nerican Express nent Due Date 07/02/16
Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE I	Pay by Computer americanexpress.com/pbc Pay by P 1-800-47	Enter 15 digit account # o Make check payable to Ar Payr Minimum \$	n all payments. nerican Express nent Due Date 07/02/16 New Balance \$27,363.93

0000349990487829378 002736393000052400 04 4

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

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

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

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

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

We will charge a fee of 2,70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741

TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-336-393-1111 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW

1-866-891-2244

Website: american express.com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

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- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
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Zip Code	THE THE REST CALL TO A REPORT CO.				
Area Code and Home Phone					
Area Code and Work Phone				 	
Email	The second second second second			 	

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- Avoid late fees

Deduct your payment from your bank account automatically each month

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



THOMAS A PICKENS Closing Date 06/07/16

Account Ending 0-63006

_		
Summary		
		Tota
Payments		-\$6,000,00
Credits		\$0.00
Total Payments and Credits		-\$6,000.00
Detail *Indicates posting date		
Payments		Amount
05/12/16* THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
05/24/16* THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$4,000.00
New Charges		
Summary		
		Total
THOMAS A PICKENS 0-63006		\$7,310.82
DANKA MICHAELS 0-61018  Total New Charges		\$99.00
The charges		\$7,409.82
Detail		
THOMAS A PICKENS Card Ending 0-63006		
06/05/16 NAPLES MATTRESS 0446		Amount
NAPLES FL		\$7,310.82
239-530-2333		
Description		
FURNITURE/LAMP/LIGH		
DANKA MICHAELS Card Ending 0-61018		
Card Ending 0-01018		
5/25/16 Amazon US Prime		Amount \$99.00
Seattle WA		00.664
SHIPPINGCLUB		
Fees		
1 003		
		Amount

# **Interest Charged**

	Amount
06/07/16 Interest Charge on Purchases	\$253.11
Total Interest Charged for this Period	\$253.11

# **About Trailing Interest**

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

2016 Fees and Interest Totals Year-to-Date								
	_		Amount					
Total Fees in 2016			\$0.00					
Total Interest in 2016			\$1,830.00					

# **Interest Charge Calculation**

Transacti			Balance	Interest
From	То	Rate	Interest Rate	Charge
02/06/2016		13.49% (v)	\$3,026.39	\$33.59
09/26/2014	07/26/2015	13.49% (v)	\$19,776.67	\$219.52
02/06/2016		25.49% (v)	\$0.00	\$0.00
			1,3,1,	\$253.11
	From 02/06/2016 09/26/2014	From To 02/06/2016 09/26/2014 07/26/2015	From         To         Percentage Rate           02/06/2016         13.49% (v)           09/26/2014         07/26/2015         13.49% (v)	From         To         Percentage Rate         Subject to Interest Rate           02/06/2016         13.49% (v)         \$3,026.39           09/26/2014         07/26/2015         13.49% (v)         \$19,776.67



THOMAS A PICKENS Closing Date 06/07/16

Account Ending 0-63006

# **Notice of Important Change to Your Account Terms**

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

chart.							
18	Summary of Changes						
Penalty APR for existing balances	Effective immediately, we are removing the section on <i>Penalty APR for existing balances</i> from Your Cardmember Agreement. This language will no longer apply to your account. Please see the sections titled <i>Penalty APR and When It Applies</i> and <i>Penalty APR for new transactions</i> for information on the Penalty APR.						
Using the card	Currently, you may arrange for merchants to store certain account information for c purposes (for example, for recurring billing). When you arrange for merchants to sto information, you acknowledge that we may share updates to this information with the merchants.						
	Effective August 15, 2016, we are updating your Cardmember Agreement to say that if you choose to store your account information with any third parties, we may also share updates to this information with these third parties. Please note that this only applies to third parties with whom you elect to share this information.						
Converting charges made in a foreign currency	Effective August 15, 2016, we are updating your Cardmember Agreement to state that, for any charges you make in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert that charge into U.S. dollars.						
Closing your Account	We are changing our policy for refunding Annual Membership fees for voluntary account cancellations taking place on or after September 1, 2016.						
	If an Annual Membership fee applies to your Account, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable.						
	For example, if your Annual Fee is charged on a billing statement on which the Closing Date is April 2, you have until May 2 to voluntarily cancel your Account and receive a full refund.						
	Please note that any Annual Membership fees for additional cards may appear on a different billing statement than the Annual Membership fee for the Basic Card Member's Account. This means that additional card fees may not be refunded if you cancel your Account.						

ID 11579

See the reverse side for the Detail of Changes to Your Cardmember Agreement

CMLENDDMRUS0054

# **Detail of Changes to Your Cardmember Agreement**

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

#### How Rates and Fees Work

Effective immediately, we are amending the How Rates and Fees Work table on page 2 of Part 1 of your Agreement by deleting the Penalty APR for existing balances row in its entirety.

#### Using the Card

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Using the card* subsection of the *About using your card* section by deleting the second paragraph (including the bullet points) and the third paragraph in their entirety and replacing them with the following:

You may arrange for certain merchants and third parties to store your card number and expiration date, so that, for example:

- · the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

#### Converting charges made in a foreign currency

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Converting charges made in a foreign currency* sub-section in the *Other important information* section by deleting the text in its entirety and replacing it with:

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

#### **Closing your Account**

Effective September 1, 2016, in Part 2 of the Cardmember Agreement, we are amending the Closing your Account sub-section in the Other important information section by inserting a new paragraph after the first sentence:

If an Annual Membership fee applies, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. If an Annual Membership fee applies to your Account, it is shown on page 1 and page 2 of Part 1 of the Cardmember Agreement.

If your billing address is in the Commonwealth of Massachusetts at the time you close your account, this policy will not apply to you.

CMLENDDMRUS0054



#### Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

97,164

Available Points

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	April 1, 2016 - April 30, 2016
Opening Points Balance	97,164
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	97,164

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 noints

Points Transaction Detail	April 1, 2016 - April 30, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	O	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 06/07/16

Account Ending 0-63006

# Now Accepting American Express® Cards

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A premier destination for designer fabrics, rugs and simple, affordable custom home goods. homefabricsonline.com. for a location near you.

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.



Save \$50 on a 4-Night Vacation Package at any on-site hotel when you pay with any American Express® Card.\* Must book now through July 31, 2016 for travel by December 31, 2016 using Promotion Code: UNIAMEX.\*\*

Terms and conditions apply. For complete offer details, visit UniversalOrlandoVacations.com/AMEX or call 1-877-801-9720.

\*All prices, package inclusions and options are subject to availability and to change without notice, and additional restrictions may apply. Errors will be corrected where discovered, and Universal Orlando and Universal Parks & Resorts Vacations reserve the right to revoke any stated offer and to correct any errors, inaccuracies, or omissions, whether such error is on this statement message or any other print or other advertisement relating to these products and services.

\*\*Promotion Code: UNIAMEX valid for bookings through Universal Parks & Resorts Vacations now through 7/31/16 for travel by 12/31/16. Offer valid when you pay with any American Express Credit or Charge Card and use Promotion Code: UNIAMEX at the time of booking. Fulfillment of the offer is the sole responsibility of the participating American Express merchant. One (1) offer per package, not combinable with any other offers, promotions or discounts.

Universal Parks & Resorts Vacations is registered with the state of Florida as a seller of travel. Registration number ST-24215. Universal elements and all related indicia TM & © 2016 Universal Studios. All rights reserved. POID: BZJC: 0001.

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.



p. 1/7

THOMAS A PICKENS Closing Date 07/08/16 Next Closing Date 08/08/16 Account Ending 0-63006 **Blue Sky Points New Balance** \$25,660.21 Minimum Payment Due 97,304 \$550.00 **Payment Due Date** 08/02/16<sup>‡</sup> **Account Summary** <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/02/16, you may have to pay a late fee of up to \$37.00 and your Purchase APR may be increased to the Penalty APR of 29.49%. \$27,363.93 Previous Balance Payments/Credits -\$2,000.00 **New Charges** +\$0.00 Fees +\$0.00 Interest Charged +\$296.28 **Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For **New Balance** \$25,660.21 Minimum Payment Due \$550.00 Credit Limit \$50,000.00 You will pay off the balance And you will pay an If you make no additional Available Credit \$24,339.79 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 about... Available Cash \$4,000.00 Only the Days in Billing Period: 31 28 years \$53,434 Minimum Payment Due **Customer Care** \$31,354 \$871 3 years (Savings = \$22,080)**Pay by Computer** americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. Pay by Phone 1-800-472-9297 See page 2 for important information about your account. 1-888-258-3741 → See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer americanexpress.com/pbc



# Account Ending 0-63006

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

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 08/02/16 New Balance \$25,660.21 Minimum Payment Due \$550.00

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

AMERICAN EXPRESS LOS ANGELES CA 90096-8000

**Amount Enclosed** 

0000349990487829378 002566021000055000 04 A

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

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

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

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**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 1-336-393-1111

TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW



Website: american express.com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

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- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

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Area Code and Work Phone													
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- Save time

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THOMAS A PICKENS Closing Date 07/08/16

Account Ending 0-63006



# More places than ever welcome your Card. Visit americanexpress.com/shopsmallmap

Visit <u>americanexpress.com/shopsmallmap</u> to find nearby small businesses where you can use your Card.

Payments and Credits	
Summary	
	Total
Payments	-\$2,000.00
Credits	\$0,00
Total Payments and Credits	-\$2,000.00
Detail *Indicates posting date	
Payments	Amount
06/13/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
07/08/16 Interest Charge on Purchases	\$296.28
Total Interest Charged for this Period	\$296.28

# **About Trailing Interest**

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

2016 Fees and Interest Totals Year-to-Date								
		Amount						
Total Fees in 2016		\$0.00						
Total Interest in 2016		\$2,126.28						

Interest Charge Calculation								
Your Annual Percentage Rate	(APR) is the annual interest rate	on your accou	nt.					
		ions Dated To	Annual Percentage	Balance Subject to	Interest Charge			
	From	10	Rate	Interest Rate				
Purchases	02/06/2016		13.49% (v)	\$9,734.01	\$111.65			
Purchases	09/26/2014	07/26/2015	13.49% (v)	\$16,097.04	\$184.63			
Cash Advances	02/06/2016		25.49% (v)	\$0.00	\$0.00			
Total					\$296.28			
(v) Variable Rate								



# **Blue Sky Rewards** Monthly Statement of Points and Program News

# **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

97,304

#### **Questions About Your Account?**



Did You Know?

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	May 1, 2016 - May 31, 2016
Opening Points Balance	97,164
New Points Earned	+140
Points Redeemed or Adjusted	0
New Points Balance	97,304

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### **Points Transaction Detail**

May 1, 2016 - May 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	140	0	140
Total	140	0	140

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 07/08/16

Account Ending 0-63006

Now Accepting American Express® Cards

#### **CROSSROADS TRADING**

Resale fashion stores with current inventory of on-trend, name-brand clothing and accessories for men & women at great prices.

Crossroadstrading.com.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.

TP003661 AA05542

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THOMAS A PICKENS Closing Date 08/08/16

Next Closing Date 09/07/16

Account Ending 0-63006

**New Balance** \$10,226.94 Minimum Payment Due \$350.00 **Payment Due Date** 09/02/16 ‡ <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by

the Payment Due Date of 09/02/16, you may have to pay a late fee of up to \$37.00 and your APRs may be increased to the Penalty APR of 29.49%.

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

If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of
Only the	•	
Minimum Payment Due	21 years	\$20,462

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

See page 2 for important information about your account.



# Pay with your American Express® Card at more places than ever.

Visit shopsmallnow.com to find nearby small businesses where you can use your Card.

Blue	Sky	Points	

104,714

#### **Account Summary**

Previous Balance	\$25,660.21
Payments/Credits	-\$16,000.00
New Charges	+\$316.89
Fees	+\$0.00
Interest Charged	+\$249.84

\$10,226.94 \$350.00
\$50,000.00 \$39,773.06
\$4,000.00 \$4,000.00

#### **Customer Care**

**Pay by Computer** americanexpress.com/pbc

Pay by Phone 1-800-472-9297 **Customer Care** 1-888-258-3741

See Page 2 for additional information.

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

**Payment Coupon** Do not staple or use paper clips Pay by Computer americanexpress.com/pbc **Pay by Computer** 



#### Account Ending 0-63006

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

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

09/02/16 New Balance \$10,226.94 Minimum Payment Due \$350.00

Check here if your address or phone number has changed. Note changes on reverse side. AMERICAN EXPRESS LOS ANGELES CA 90096-8000

**Amount Enclosed** 

0000349990487829378 001022694000035000 04 H

p. 1/7

Payment Due Date

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741

In NY: 1-800-522-1897 1-800-CASH-NOW

Website: american express.com Mobile Site: amexmobile.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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Avoid late fees

Deduct your payment from your bank account automatically each month

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



THOMAS A PICKENS Closing Date 08/08/16

Account Ending 0-63006

Payments and Credits	
Summary	
	Total
Payments	-\$16,000.00
Credits	\$0.00
Total Payments and Credits	-\$16,000.00
Detail *Indicates posting date	
Payments	Amount
07/19/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
08/03/16* CREDIT - MISPOSTED PYMT	-\$14,000.00
ADJUSTMENT FOR MISPOSTED PAYMENT	
New Charges	
Summary	
•	Total
Total New Charges	\$316.89
Detail	
THOMAS A PICKENS Card Ending 0-63006	
	Amount
08/04/16 PETSMART INC 3008	\$316.89
NAPLES FL	
PET SHOP/FOOD/SUPPLY	
Fees	
	Amount
otal Fees for this Period	\$0.00
Interest Charged	
	Amount
8/08/16 Interest Charge on Purchases	\$249.84
otal Interest Charged for this Period	\$249,84

#### **About Trailing Interest**

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

Continued on reverse

Interest Charge Calculation

2016 Fees and Interest Totals Year-to-Date		
	Amoun	
	\$0.0	
	\$2,376.11	
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Transactions Dated	Annual	Balance	Interest
From To	Rate	Interest Rate	Charge
02/06/2016	13.49% (v)	\$9,871.95	\$113.23
09/26/2014 07/26/2015	13.49% (v)	\$11,910.21	\$136.61
02/06/2016	25.49% (v)	\$0.00	\$0.00
			\$249.84
	From To 02/06/2016 09/26/2014 07/26/2015	From         To         Percentage Rate           02/06/2016         13.49% (v)           09/26/2014         07/26/2015         13.49% (v)	From         To         Percentage Rate         Subject to Interest Rate           02/06/2016         13.49% (v)         \$9,871.95           09/26/2014         07/26/2015         13.49% (v)         \$11,910.21



#### Blue Sky Rewards Monthly Statement of Points and Program News

Prepared for THOMAS A PICKENS

**Available Points** 

Account Number 1M96223394

104,714

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	June 1, 2016 - June 30, 2016	
Opening Points Balance	97,304	
New Points Earned	+7,410	
Points Redeemed or Adjusted	0	
New Points Balance	104,714	

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and mericandise. Redemptions start at just 3,250

#### **Points Transaction Detail**

June 1, 2016 - June 30, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	7,311	0	7,311
Blue Sky Credit Card XXXX-XXXXX0-61018	99	0	99
Total	7,410	0	7,410

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 08/08/16

Account Ending 0-63006

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.



THOMAS A PICKENS

Closing Date 09/07/16 Next Closing Date 10/07/16

Account Ending 0-63006

New Balance Minimum Payme	ent Due	\$25,379.12 \$265.00	Blue Sky Points	104,714
Payment Due Da	te	10/02/16 <sup>‡</sup>	Account Summary	
the Payment Due Dat	ng: If we do not receive your le of 10/02/16, you may have t may be increased to the Pena	o pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$10,226.94 -\$11,139.40 +\$26,280.38 +\$0.00 +\$11.20
Minimum Payment Warnir you will pay more in interest example:	g: If you make only the minir and it will take you longer to	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$25,379.12 \$265.00
f you make no additional harges and each month you ay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000.00 \$24,620.88 \$4,000.00 \$4,000.00
Only the Minimum Payment Due	28 years	\$53,154	Days in Billing Period: 30	
\$861	3 years	\$31,010 (Savings = \$22,144)	Customer Care	
f you would like information	about credit counseling serv		Pay by Computer americanexpress.com/p	bc
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SHOP SMALL

# Pay with your American Express® Card at more places than ever.

Visit shopsmallnow.com to find nearby small businesses where you can use your Card.

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Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc

Pay by Phone 1-800-472-9297

# Account Ending 0-63006

**Amount Enclosed** 

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

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 10/02/16 New Balance \$25,379.12 Minimum Payment Due \$265.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

0000349990487829378 002537912000026500 04 4

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741 1-336-393-1111 1-888-258-3741

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897

1-800-CASH-NOW

Website: american express com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

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If correct on front, do not use.

- · To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

Avoid late fees

Deduct your payment from your bank account automatically each month

Visit american express.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 09/07/16

Account Ending 0-63006

p. 3/7

<b></b>	ents and Credits	
Summa	ry	
		Tota
Payments		-\$10,226.94
Credits		-\$912.46
Total Paym	ents and Credits	-\$11,139.40
Detail	*Indicates posting date	
Payments		Amount
08/12/16*	ELECTRONIC PAYMENT RECEIVED-THANK	-\$10,226.94
Credits		Amount
09/06/16	MOUNTAINVIEW HOSPITA 1170	-\$912.46
	8668399121 TN	
	615-344-2404	
	Description HCA INC	
New C	harges	
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Total New (	Charges	\$26,280.38
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		Amount
08/29/16	EVERGREEN AG 542929804514735	\$26,280.38
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	6622634419 Description Price	
	AGRICULTURAL COOPER \$26,280,38	
Fees		
		Amount
	or this Period	\$0,00

# **Interest Charged**

		Amount
09/07/16	Interest Charge on Purchases	\$11.20
Total Intere	st Charged for this Period	\$11.20

# **About Trailing Interest**

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

2016 Fees and Interest Totals Year-to-Date								
	Amount							
Total Fees in 2016	\$0.00							
Total Interest in 2016	\$2,387.32							

# **Interest Charge Calculation**

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	Charge
Purchases	02/06/2016	13.49% (v)	\$1,009.40	\$11.20
Cash Advances	02/06/2016	25.49% (v)	\$0.00	\$0.00
Total				\$11.20



# Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

**Available Points** 

Account Number 1M96223394

104,714

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	July 1, 2016 - July 31, 2016
Opening Points Balance	104,714
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	104,714

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points Transaction Detail	July 1, 2016 - July 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 09/07/16

Account Ending 0-63006

Now Accepting American Express<sup>®</sup> Cards

ARCANA
A restaurant built reverently upon American food migrations and inspirations.
909 Walnut St., Boulder, CO. 303-444-3885 or visit arcanarestaurant.com.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.

THOMAS A PICKENS Closing Date 10/07/16 Next Closing Date 11/07/16

Account Ending 0-63006

p. 1/9

\$25,379.12 -\$2,000.00 +\$55.07 +\$0.00 +\$261.42  \$23,695.61 \$496.00 \$50,000.00 \$26,304.39 \$4,000.00 \$4,000.00
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n <b>t Ending 0-63006</b> nt # on all payments. e to American Express.
Payment Due Date 11/02/16 New Balance \$23,695.61
imum Payment Due <b>\$496.00</b>
Amount Enclosed

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



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

Email

**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950

1-336-393-1111 1-888-258-3741 FAX: 1-800-695-9090 In NY: 1-800-522-1897 1-800-CASH-NOW



Website: american express.com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

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Save time

Deduct your payment from your bank account automatically each month

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THOMAS A PICKENS Closing Date 10/07/16

Account Ending 0-63006

Payments and Credits	
Summary	
	Total
Payments	-\$2,000,00
Credits	\$0.00
Total Payments and Credits	-\$2,000.00
Detail *Indicates posting date	***************************************
Payments	Amount
09/12/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000,00
New Charges	
Summary	
	Total
Total New Charges	\$55.07
Detail	
THOMAS A PICKENS Card Ending 0-63006	
	Amount
09/13/16 LOWE'S OF SUMMERLIN, NV 0784	\$55.07
LAS VEGAS NV 702-804-0054	
702-004-0034	
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
10/07/16 Interest Charge on Purchases	\$261.42
Total Interest Charged for this Period	\$261.42

## **About Trailing Interest**

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

Continued on reverse

2016 Fees and Interest Totals Year-to-Date						
_			Amount			
Total Fees in 2016			\$0.00			
Total Interest in 2016			\$2,648,74			

Interest Charge Calculation								
Your Annual Percentage Rate (	APR) is the annual interest rate on your accor	unt.		······································				
	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge				
were the second	From To	Rate	Interest Rate					
Purchases	02/06/2016	13.49% (v)	\$23,551.07	\$261.42				
Cash Advances	02/06/2016	25.49% (v)	\$0.00	\$0.00				
Total				\$261.42				
(v) Variable Pare								



THOMAS A PICKENS Closing Date 10/07/16

Account Ending 0-63006

# **Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

## Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms. These changes will take effect on January 1, 2017. For more detailed information, please see the Detail of Changes on the following page(s).

	erms, effective ary 1, 2017
Late Payment Fee	Up to \$38.
Returned Payment Fee	Up to \$38.

	Summary of Other Change
When you must pay	Effective January 1, 2017, we are removing from this section the sentence that reads "Each statement also shows a Next Closing Date."

ID 12374

See the following page(s) for the Detail of Changes to Your Cardmember Agreement

# **Detail of Changes to Your Cardmember Agreement**

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

## Late Payment Fees and Returned Payment Fees

Effective January 1, 2017, the Rates and Fees Table on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Γ	Penalty Fees	
	· Late Payment	Up to \$38.
L	· Returned Payment	Up to <b>\$38</b> .

## Late Payment Fee

Effective January 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by replacing each instance of "\$37" with "\$38."

## **Returned Payment Fee**

Effective January 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by by replacing each instance of "\$37" with "\$38."

## About your payments

Effective January 1, 2017, the *When you must pay* section of *About your payments* in Part 2 of the Cardmember Agreement is amended by removing the last sentence of the section, which reads "Each statement also shows a Next Closing Date."

CMLENDDMRUS0102



# Blue Sky Rewards Monthly Statement of Points and Program News

# Prepared for THOMAS A PICKENS

Account Number 1M96223394

## **Available Points**

105,031

## **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	August 1, 2016 - August 31, 2016
Opening Points Balance	104,714
New Points Earned	+317
Points Redeemed or Adjusted	0
New Points Balance	105,031

Points are available when a minimum payment has been made and all your accounts are in good standing.

## Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

## **Points Transaction Detail**

August 1, 2016 - August 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card	
Blue Sky Credit Card XXXX-XXXXX0-63006	317	0	317	
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0	
Total	317	0	317	

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 10/07/16

Account Ending 0-63006

p. 9/9

American Express<sup>®</sup> Cards Warmly Welcomed

## **PARKSAVERS**

Visit Parksavers.com to help save on your theme park vacations! Parksavers is the place to shop for tickets & hotels. Visit us today for more details.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.

TP003684



p. 1/7

THOMAS A PICKENS Closing Date 11/07/16 Next Closing Date 12/08/16 Account Ending 0-63006 **Blue Sky Points New Balance** \$19,041.11 Minimum Payment Due \$443.00 130,399 Payment Due Date 12/02/16<sup>‡</sup> **Account Summary** <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by Previous Balance \$23,695.61 the Payment Due Date of 12/02/16, you may have to pay a late fee of up to \$37.00 and your APRs may be increased to the Penalty APR of 29.49%. Payments/Credits -\$5,000.00 **New Charges** +\$89.99 Fees +\$0.00 Interest Charged +\$255.51 **Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For **New Balance** \$19,041.11 Minimum Payment Due \$443.00 Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$30,958.89 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 about... Available Cash \$4,000.00 Only the Days in Billing Period: 31 26 years \$39,321 Minimum Payment Due **Customer Care** \$23,266 \$646 3 years (Savings = \$16,055) Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. Pay by Phone 1-800-472-9297 **Customer Care** See page 2 for important information about your account. 1-888-258-3741 See Page 2 for additional information.  $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ 

Payment Coupon
Do not staple or use paper clips

Pay by Computer Pay by Computer american express.com/pbc



## Account Ending 0-63006

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

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 12/02/16 New Balance \$19,041.11 Minimum Payment Due \$443.00

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

**AMERICAN EXPRESS** LOS ANGELES CA 90096-8000

**Amount Enclosed** 

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950

1-888-258-3741 TTY: 1-800-221-9950 1-336-393-1111 FAX: 1-800-695-9090 In NY: 1-800-522-1897



Website: americanexpress.com Mobile Site: amexmobile.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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If correct on front, do not use.

- \* To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

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THOMAS A PICKENS Closing Date 11/07/16

Account Ending 0-63006

# 2X REWARDS WHEN YOU SHOP SMALL®

Find out how you can earn 2X rewards when you Shop Small with an enrolled American Express® Card this holiday season. Learn more and enroll in this offer at americanexpress.com/shopsmalloffer1. You will not earn 2X rewards on any bonus you already enjoy with your Card, such as when you spend on certain types of purchases or at certain merchants. Reward cap and other terms apply.

2X REWARDS

SHOP SMALL

Payments and Credits	
Summary	
	Tota
Payments	-\$5,000.00
Credits	\$0.00
Total Payments and Credits	-\$5,000.00
Detail *Indicates posting date	
Payments	Amount
10/27/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
11/02/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charges Summary	
	Total
Total New Charges	\$89.99
Detail	
THOMAS A PICKENS Card Ending 0-63006	
	Amount
10/20/16 NORTON *AP120391233877-294-5265 CA	\$89.99
Fees	
	Amount
Total Fees for this Period	\$0.00

# Interest Charged

		Amount
11/07/16	Interest Charge on Purchases	\$255.51
	est Charged for this Period	\$255.51

# **About Trailing Interest**

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

		Notice	APP 100 100 100 100 100 100 100 100 100 1	Amount
Total Fees in 2016	•			\$0.00
Total Interest in 2016				\$2,904.25

# **Interest Charge Calculation**

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	02/06/2016	13.49% (v)	\$22,276.48	\$255.51
Cash Advances	02/06/2016	25.49% (v)	\$0.00	\$0.00
Total				\$255.51
(v) Variable Rate				



# **Blue Sky Rewards** Monthly Statement of Points and Program News

# **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

## **Available Points**

130,399

## **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	September 1, 2016 - September 30, 2016
Opening Points Balance	105,031
New Points Earned	+25,368
Points Redeemed or Adjusted	0
New Points Balance	130,399

Points are available when a minimum payment has been made and all your accounts are in good standing.

## Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250

Points Transaction Detail	Po	ints	Tran	saction	Detai
---------------------------	----	------	------	---------	-------

September 1, 2016 - September 30, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	25,368	0	25,368
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	25,368	0	25,368

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 11/07/16

Account Ending 0-63006



when you pay with any American Express® Card.\* Must book now through January 11, 2017, for travel by December 31, 2017, using promotion code: UNIAMEX.\*\*

Save \$100 on a 4-Night Vacation Package at any on-site hotel

Vacation like you mean it."

Terms and conditions apply. For complete offer details, visit UniversalOrlandoVacations.com/AMEX or call 1-877-801-9720.

\*All prices, package inclusions, and options subject to availability and to change without notice; additional restrictions may apply. Errors will be corrected where discovered, and Universal Orlando and Universal Parks & Resorts Vacations reserve the right to revoke any stated offer and to correct any errors, inaccuracies, or omissions, whether such error is on its website or in any print or other advertisement relating to these products and services.

\*\*Promotion code: UNIAMEX valid for bookings through Universal Parks & Resorts Vacations now-1/11/17 with travel now-12/31/17. Offer valid when you pay with any American Express Credit or Charge Card and use promotion code: UNIAMEX at time of booking. Fulfillment of the offer is the sole responsibility of the participating American Express merchant. One offer per package. Not combinable with any other offers or discounts.

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.



THOMAS A PICKENS Closing Date 12/08/16 Next Closing Date 01/08/17

Account Ending 0-63006

**Blue Sky Points New Balance** \$15,239.61 Minimum Payment Due 130,454 \$349.00 Payment Due Date 01/02/17 ‡ **Account Summary** <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/02/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.49%. \$19,041.11 Previous Balance Payments/Credits -\$4,000.00 **New Charges** +\$0.00 Fees +\$0.00 Interest Charged +\$198.50 **New Balance** \$15,239.61 Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$349.00 Credit Limit \$50.000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$34,760.39 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 pay... Available Cash \$4,000.00 Only the Days in Billing Period: 31 24 years \$31,245 Minimum Payment Due **Customer Care** \$18,621 \$517 3 years (Savings = \$12,624)Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. Pay by Phone 1-800-472-9297 See page 2 for important information about your account. 1-888-258-3741

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

Payment Coupon Do not staple or use paper clips





## Account Ending 0-63006

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

→ See Page 2 for additional information.

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

01/02/17 New Balance \$15,239.61 Minimum Payment Due \$349.00

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

**AMERICAN EXPRESS** BOX 0001 LOS ANGELES CA 90096-8000

**Amount Enclosed** 

0000349990487829378 001523961000034900 04 4

p. 1/5

Payment Due Date

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950



Website: americanexpress.com Mobile Site: amexmobile.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

## Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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## Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 12/08/16

Account Ending 0-63006

# 2X REWARDS WHEN YOU SHOP SMALL $^{\circ}$

Find out how you can earn 2X rewards when you Shop Small with an enrolled American Express® Card this holiday season. Learn more and enroll in this offer at americanexpress.com/shopsmalloffer1. You will not earn 2X rewards on any bonus you already enjoy with your Card, such as when you spend on certain types of purchases or at certain rnerchants. Reward cap and other terms apply.

2X REWARDS

SHOP SMALL

Payments and Credits	
Summary	
	Total
Payments	-\$4,000.00
Credits	\$0.00
Total Payments and Credits	-\$4,000.00
Detail 'Indicates posting date	
Payments	Amount
11/18/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
12/02/16* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
12/08/16 Interest Charge on Purchases	\$198.50
Fotal Interest Charged for this Period	\$198.50

## **About Trailing Interest**

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

2016 Fees and Intere	est Totals Year-to-Date		
			Amount
Total Fees in 2016			\$0.00
Total Interest in 2016			\$3,102.75

Interest Charge Calculation							
Your Annual Percentage Rate (	APR) is the annual interest rate on your acco	unt,					
	Transactions Dated	Annual	Balance	Interest			
	From To	Percentage Rate	Subject to Interest Rate	Charge			
Purchases	02/06/2016	13.49% (v)	\$17,305.88	\$198.50			
Cash Advances	02/06/2016	25.49% (v)	\$0.00	\$0.00			
Total				\$198.50			
(v) Variable Rate				Windows			



# **Blue Sky Rewards** Monthly Statement of Points and Program News

## **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

# **Available Points**

130,454

## **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	October 1, 2016 - October 31, 2016
Opening Points Balance	130,399
New Points Earned	+55
Points Redeemed or Adjusted	
New Points Balance	130,454

Points are available when a minimum payment has been made and all your accounts are in good standing.

## Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

## **Points Transaction Detail**

October 1, 2016 - October 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	55	0	55
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	55	0	55

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

# THOMAS PICKENS

**AMEX** 

61000 changed to 63006

12/09/16 - 12/08/17

(missing Dec, 2017)

[Bates TP03697 - TP03787]



THOMAS A PICKENS

p. 1/5

New Balance		\$13,448.95	Blue Sky Points	
Minimum Payme	nt Due	\$292.00		130,54
Payment Due Dat	te	02/02/17‡	Account Summary	
the Payment Due Date	ng: If we do not receive your M of 02/02/17, you may have to may be increased to the Penal	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$15,239, -\$2,000. +\$49. +\$0. +\$159.
inimum Payment Warnin u will pay more in interest ample:	g: If you make only the minim and it will take you longer to p	um payment each period, ay off your balance. For	New Balance Minimum Payment Due	\$13,448. \$292.
ou make no additional arges and each month you y	You will pay off the balance shown on this statement in about	And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit	\$50,000. \$36,551. \$4,000.
Only the Minimum Payment Due	23 years	\$27,729	Available Cash  Days in Billing Period: 31	\$4,000
\$458	3 years	\$16,493	Customer Care	
	about credit counseling servic	(Savings = \$11,236)	Pay by Computer american express.com/pb	с
	about credit courseling servic nformation about your account.	.es, Call 1-000-733-4139.	Customer Care Pay by Ph 1-888-258-3741 1-800-472	
Important Information	on: To access the most up t	o date version of your	See Page 2 for additional inf	
Cardmember Agreem www.americanexpre	ent, please log in to your Ac	count at		
Please fold on the perforation	n below, detach and return with	your payment ↓		
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THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date **02/02/17** New Balance \$13,448.95 Minimum Payment Due \$292.00

Check here if your address or phone number has changed.	AMERICAN EXPRESS BOX 0001	\$ Amount Enclose
Note changes on reverse side.	LOS ANGELES CA 90096-8000	

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 In NY: 1-800-522-1897

1-800-CASH-NOW

Website: americanexpress.com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

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

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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## Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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

p. 3/5

THOMAS A PICKENS Closing Date 01/08/17

Account Ending 0-63006

Summary		
		T-4-1
Payments		-\$2,000.00
Credits		\$0.00
Total Payments and Credits		-\$2,000.00
Detail *Indicates posting date		
Payments		Amount
12/14/16* THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charges		
Summary		
		Total
DANKA MICHAELS 0-61018  Total New Charges		\$49.95
Total New Charges	***************************************	\$49.95
Detail		
DANKA MICHAELS Card Ending 0-61018		
		Amount
12/19/16 AMERICAS TEST KITCHE WEB MEMBER	800-526-8442 MA	\$49.95
Fees		
		Amount
Total Fees for this Period		\$0.00
Interest Charged		
		Amount
01/08/17 Interest Charge on Purchases		\$159.39
Total Interest Charged for this Period		\$159.39

## **About Trailing Interest**

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

Continued on reverse

2017 Fees and Interest Totals Year-to-Date									
Amoun								 	otal Fees in 2017
\$159.39									tal Interest in 2017
					• .				otal Fees in 2017

Interest Charge Calculation							
Your Annual Percentage Rate (	APR) is the annual interest rate on your accor	unt.					
	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge			
	From To	Rate	Interest Rate	Charge			
Purchases	02/06/2016	13.74% (v)	\$13,674.51	\$159.39			
Cash Advances	02/06/2016	25.74% (v)	\$0.00	\$0.00			
Total				\$159.39			
(v) Variable Rate							



# Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

**Available Points** 

Account Number 1M96223394

130,544

**Questions About Your Account?** 

an an

american express.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	November 1, 2016 - November 30, 2016
Opening Points Balance	130,454
New Points Earned	+90
Points Redeemed or Adjusted	0
New Points Balance	130,544

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

## **Points Transaction Detail**

November 1, 2016 - November 30, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	90	0	90
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	90	0	90

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



p. 1/7

THOMAS A P Closing Date			Account E	nding 0-63006
New Balance Minimum Payment Due		\$21,230.99 \$217.00	Blue Sky Points	130,544
Payment Due Da	te	03/02/17 <sup>‡</sup>	Account Summary	
the Payment Due Dat	ng: If we do not receive your N e of 03/02/17, you may have to may be increased to the Pena	nav a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$13,448.95 -\$13,500.00 +\$21,276.98 +\$0.00 +\$5.06
Minimum Payment Warnir you will pay more in interest example:	ng: If you make only the minim and it will take you longer to	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$21,230.99 \$217.00
If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit	\$50,000.00 \$28,769.01 \$4,000.00
Only the Minimum Payment Due	27 years	\$44,735	Available Cash  Days in Billing Period: 28	\$4,000.00
\$723	3 years	\$26,036 (Savings = \$18,699)	Customer Care	
If you would like information	about credit counseling servi		Pay by Computer americanexpress.com/pb/	=
_	nformation about your account.		Customer Care Pay by Pho 1-888-258-3741 1-800-472-	9297
			→ See Page 2 for additional info	imation.

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Payment Coupon
Do not staple or use paper clips



Pay by Phone 1-800-472-9297

## Account Ending 0-63006

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

THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 03/02/17 New Balance \$21,230.99 Minimum Payment Due \$217.00

Check here if your address of phone number has changed Note changes on reverse side.	d.
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AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

**Amount Enclosed** 

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

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

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

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**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 **Hearing Impaired** TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 336-393-1111

1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW



Website: american express.com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

· ...

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

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided.

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Area Code and Home Phone			2 11/2 5 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
Area Code and Work Phone					Marin di della caricolaria di			
Email			***********	***************************************	- North Annie -			AND THE RESIDENCE OF THE PROPERTY OF THE PROPE

# Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 02/05/17

Account Ending 0-63006

p. 3/7

	ents and Credits			
Summ	iary			
				Tot
Payments				-\$13,500.0
Credits	ments and Credits			\$0,0
iotairayi	ments and Credits			-\$13,500.0
Detail	*Indicates posting date			
ayments				Amour
01/10/17*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK		-\$13,500.0
New	Charges			
Summ	ary			
HOMAS A	PICKENS 0-63006			Tota
	CHAELS 0-61018			\$21,251.9
otal New				\$25.0 \$21,276.9
m_mg	OMAS A PICKENS rd Ending 0-63006			
				Amoun
11/21/17	TOURNEAU 048R 800-528-5871 Description JEWELRY/WATCHES/CLO	NAPLES	FL	\$21,147.00
2/01/17	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$4.99
2/03/17	NORTON *AP1215557264 877-294-5265	877-294-5265	CA	\$99.99
	NKA MICHAELS d Ending 0-61018			
				Amoun
2/01/17	B&N MEMBERSHIP RENEWAL 866-238-7323 Description B Membership Renewa	BN.COM/Membership	NY	\$25.00
Fees			***************************************	
				Amoun

Continued on reverse

# **Interest Charged**

	Amount
02/05/17 Interest Charge on Purchases	\$5.06
Total Interest Charged for this Period	\$5.06

# **About Trailing Interest**

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

2017 Fees and Interest Totals Year-to-Date					
Total Fees in 2017		Amoun \$0,0			
Total Interest in 2017		\$164.4			

# **Interest Charge Calculation**

16	То	Percentage Rate 13.74% (v)	Subject to Interest Rate	Charge
16		17 740/ 64		
		13.74% (V)	\$480.31	\$5.06
16		25.74% (v)	\$0.00	\$0.00
				\$5,06
	16	16	16 25.74% (v)	16 25.74% (v) \$0.00



# Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

**Available Points** 

130,544

**Questions About Your Account?** 

a a

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	December 1, 2016 - December 31, 2016
Opening Points Balance	130,544
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	130.544

Points are available when a minimum payment has been made and all your accounts are in good standing.

## Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

## **Points Transaction Detail**

December 1, 2016 - December 31, 2016

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit **www.americanexpress.com** or call **1-888-258-3741**. From overseas, call collect **1-336-393-1111**. To redeem points or for point balance information, please call **1-866-891-2244**.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 02/05/17

Account Ending 0-63006

American Express® Cards Warmly Welcomed

# CITY OF LOVELAND

Serving our community and welcoming American Express Cards! 500 E.Third Street, Loveland, CO, 970-962-2000.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.

TP003708 AA05590

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THOMAS A PICKENS Closing Date 03/08/17

Account Ending 0-63006

Minimum Daymand Day	\$1	8,444.69	Blue Sky Points	
Minimum Payment Due		\$396.00		130,594
Payment Due Date	(	04/02/17 <sup>‡</sup>	Account Summary	
<sup>‡</sup> Late Payment Warning: If we do no the Payment Due Date of 04/02/17, y \$38.00 and your APRs may be increased.	ou may have to pay a late	e fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$21,230.99 -\$3,000.00 +\$0.00 +\$0.00 +\$213.70
mum Payment Warning: If you make vill pay more in interest and it will take ple:	only the minimum paym you longer to pay off you	ent each period, ur balance. For	New Balance Minimum Payment Due	\$18,444.69 \$396.00
make no additional You will pay o shown on this about		u will pay an ed total of	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000.00 \$31,555.31 \$4,000.00 \$4,000.00
Only the 26 nimum Payment Due	years	\$38,473	Days in Billing Period: 31	
\$628 31	rears (Sa	\$22,619	Customer Care	
would like information about credit c	Į Jū	ivings = \$15,854) 	Pay by Computer americanexpress.com/p	bc
See page 2 for important information abo	•	333 (133).	Customer Care Pay by P 1-888-258-3741 1-800-47	hone
as a valued Card Member we want rariable APRs increase, the Penalty 19.99%. Your APRs may be increase eceive your payment on time or if rank.	APR on your account ved to the Penalty APR if	vill not exceed we do not	See Page 2 for additional in	nformation.
Surk.				
Please fold on the perforation below, detach Payment Coupon Do not staple or use paper clips	and return with your payn  Pay by Computer  american express.com/pbc	Pay by Pl	n <b>one Account E</b> r 9297 Enter 15 digit account # Make check payable to <i>A</i>	iding 0-63006 on all payments, merican Express.
Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE I	Pay by Computer american express.com/pbc	Pay by Pl	Enter 15 digit account # Make check payable to A	on all payments.
Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS	Pay by Computer american express.com/pbc	Pay by Pl	Enter 15 digit account # Make check payable to A	on all payments. merican Express. ment Due Date
Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE I	Pay by Computer american express.com/pbc	Pay by Pl	2-9297 Enter 15 digit account # Make check payable to A Pay	on all payments. Imerican Express. Iment Due Date 04/02/17 New Balance
Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE I	Pay by Computer american express.com/pbc	Pay by Ph 1-800-472	Pay  Enter 15 digit account #  Make check payable to A  Pay  Minimus	on all payments. merican Express. ment Due Date 04/02/17 New Balance \$18,444.69

H PO 004PE0000094PPACOO ATEPSATAPOPPPE0000

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in a feet the date of the prior business day. in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

Please print clearly in blue or black ink only in the boxes provided.

1-800-CASH-NOW

1-888-BLUE-741 Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 1-336-393-1111

In NY: 1-800-522-1897

**Customer Care** & Billing Inquiries P.O. BOX 981535 EL PASO, TX

79998-1535

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

Change of Address If correct on front, do not use.	
<ul> <li>To change your address online, visit www.americanexpress.com/updatecontactinfo</li> <li>For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.</li> </ul>	

Street Address

City, State Zip Code Area Code and Work Phone Email AND PROPERTY.

Pay Your Bi	ll w	ith /	Autol	Pay
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Website: american express.com

Mobile Site: amexmobile.com

Avoid late fees

Deduct your payment from your bank account automatically each month

Visit american express.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 03/08/17

Account Ending 0-63006

Payments and Credits	
Summary	
	Total
Payments	-\$3,000.00
Credits	\$0.00
Total Payments and Credits	-\$3,000.00
Detail *Indicates posting date	
Payments	Amount
02/08/17* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
02/23/17* ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
03/08/17 Interest Charge on Purchases	\$213.70
Total Interest Charged for this Period	\$213.70

## **About Trailing Interest**

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

2017 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2017	\$0.00
Total Interest in 2017	\$378.15

# Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.					
	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge	
	From To	Rate	Interest Rate	Charge	
Purchases	02/06/2016	13.74% (v)	\$18,334.18	\$213.70	

Continued on reverse

Total

(v) Variable Rate

\$213.70

Interest Charge Cal	culation Continue	d			
Your Annual Percentage Rate (/	APR) is the annual interest rate	e on your acco	unt.		
	Transact	ions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	Charge
Cash Advances	02/06/2016		25.74% (v)	\$0.00	\$0.00



#### Blue Sky Rewards Monthly Statement of Points and Program News

# Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

130,594

#### **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	January 1, 2017 - January 31, 2017
Opening Points Balance	130,544
New Points Earned	+50
Points Redeemed or Adjusted	0
New Points Balance	130,594

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

January 1, 2017 - January 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	50	0	50
Total	50	0	50

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



# Blue Sky from American Express®

THOMAS A PICKENS Closing Date 04/07/17

Account Ending 0-63006

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**Blue Sky Points New Balance** \$17,648.57 Minimum Payment Due \$378.00 151,871 Payment Due Date 05/02/17<sup>‡</sup> **Account Summary** <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/02/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%. Previous Balance \$18,444.69 Payments/Credits -\$1,000.00 **New Charges** +\$0.00 Fees +\$0.00 Interest Charged +\$203.88 **New Balance** Minimum Payment Warning: If you make only the minimum payment each period, \$17,648.57 you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$378.00 example: Credit Limit \$50,000,00 If you make no additional You will pay off the balance And you will pay an Available Credit \$32,351.43 charges and each month you shown on this statement in Cash Advance Limit \$4,000.00 pav... about... Available Cash \$4,000.00 Only the Days in Billing Period: 30 25 years \$37,135 Minimum Payment Due **Customer Care** \$21,721 \$603 3 years (Savings = \$15,414)Pay by Computer Pay by Computer american express.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. Pay by Phone 1-800-472-9297 See page 2 for important information about your account. 1-888-258-3741 → See Page 2 for additional information. See Page 5 for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents. Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com. Continued on page 3  $\downarrow\,$  Please fold on the perforation below, detach and return with your payment  $\downarrow\,$ **Payment Coupon** Pay by Computer Pay by Phone Account Ending 0-63006 Do not staple or use paper clips americanexpress.com/pbc 1-800-472-9297 Enter 15 digit account # on all payments. Make check payable to American Express. THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673 Payment Due Date 05/02/17 New Balance \$17,648.57 Minimum Payment Due \$378.00 AMERICAN EXPRESS Check here if your address or phone number has changed. BOX 0001 **Amount Enclosed** LOS ANGELES CA 90096-8000 Note changes on reverse side. 

0000349990487829378 001764857000037800 04 4

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-800-CASH-NOW

1-888-BLUE-741 **Hearing Impaired** 1-888-258-3741 TTY: 1-800-221-9950

1-336-393-1111 1-888-258-3741 FAX: 1-800-695-9090 In NY: 1-800-522-1897 Website: american express.com

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

BOX 0001 LOS ANGELES CA 90096-8000

Chang	anf	644	
Chang	601	Maai	ess

If correct on front, do not use.

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

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Zip Code			•				
Area Code and Home Phone							
Area Code and Work Phone		1					
Email							

#### Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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

THOMAS A PICKENS Closing Date 04/07/17

Account Ending 0-63006

(i) As a valued Card Member we want to make you aware that, should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your hand.

# You Spoke. We Listened. Over 1 million more places in the U.S. started accepting American Express\* Cards in 2016. Visit shopsmallnow.com

Payments and Credits	
Summary	
	Total
Payments	-\$1,000.00
Credits	\$0,00
Fotal Payments and Credits	-\$1,000.00
Detail *Indicates posting date	
Payments	Amount
03/15/17* ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
04/07/17 Interest Charge on Purchases	\$203.88
otal Interest Charged for this Period	\$203.88

#### **About Trailing Interest**

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

Continued on reverse

2017 Fees and Intere	est Totals	Year-t	o-Date	<del></del>	 	
Total Fees in 2017						 Amount \$0.00
Total Interest in 2017						 \$582.03

Interest Charge Cal	lculation		The second secon	
Your Annual Percentage Rate (	APR) is the annual interest rate on your accor	unt.	***************************************	
	Transactions Dated	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge 
Purchases	02/06/2016	13.99% (v)	\$17,743.95	\$203.88
Cash Advances	02/06/2016	25.99% (v)	\$0.00	\$0.00
Total				\$203.88
(v) Variable Rate				



THOMAS A PICKENS Closing Date 04/07/17

Account Ending 0-63006

Rev. 9/2012

# FACTS

หรือเรีย

# WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how Nite? we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. The types of personal information we collect and share depend on the product or service you have

with us. This information can include: Social Security number and income

transaction history and account history insurance claim history and credit history

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share fersonal morphion	Faricas Affichients Paricus Sarracas	Gamyon danising sladding?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		No
For our marketing purposes — to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

Visit us online: www.americanexpress.com/communications or

• Call us at 1-855-297-7748 - our menu will prompt you through your choices

If you are a new customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your personal information as described in this notice.

However, you can contact us at any time to limit our sharing.

We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail;

Visit us online: <u>www.americanexpress.com/communications</u> or
 Call us at 1-855-297-7748 (except for choices about e-mail communications)

Call 1-800-528-4800 or go to american express.com/contact.

Page 1 of 2 S06N4

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Miniment		
Who is provi this notice?	ding	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
Militario		
How does An Express protein personal info	tect my	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Ar Express coll personal info	ect my	We collect your personal information, for example, when you  open an account or pay your bills  give us your income information or give us your contact information  use your credit card  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I li sharing of pe information?	ersonal	Federal law gives you the right to limit only  • sharing for affiliates' everyday business purposes – information about your creditworthiness  • affiliates from using your information to market to you  • sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happer limit sharing account I hol with someon	for an d jointly	Your choices will apply to everyone on your account.
eraldilibress		
Affiliates	Our affi such as such as commo	s related by common ownership or control. They can be financial and nonfinancial s.  liates include companies with the American Express name, including financial companies of American Express Travel Related Services Company, Inc. and nonfinancial companies of American Express Publishing. Affiliates may also include other companies related by an ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance only, a provider of American Express Card-related insurance services.
Nonaffiliates	Companie companies • Nonaffil	s not related by common ownership or control. They can be financial and nonfinancial
Joint	A formal a	greement between nonaffiliated companies that together market financial products or

services to you.

We may transfer personal information to other countries, for example, for customer service or to process

Our joint marketing partners include financial companies.

transactions.

AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law

California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.

Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Page 2 of 2 S06N4

marketing

THOMAS A PICKENS Closing Date 04/07/17

Account Ending 0-63006

#### Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

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

You must contact us:

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

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

#### **Annual EFT Error Resolution Notice**

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

When you contact us, please provide the following information:

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

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

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

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

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

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

#### Notice for residents of Washington State

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

S06N4



#### **Blue Sky Rewards Monthly Statement of Points and Program News**

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

**Available Points** 

151,871

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	February 1, 2017 - February 28, 2017
Opening Points Balance	130,594
New Points Earned	+21,277
Points Redeemed or Adjusted	0
New Points Balance	151,871

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250

Points Transaction
--------------------

February 1, 2017 - February 28, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	21,252	0	21,252
Blue Sky Credit Card XXXX-XXXXX0-61018	25	0	25
Total	21,277	0	21,277

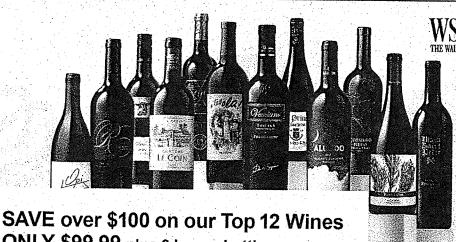
Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1 M96223394



THOMAS A PICKENS Closing Date 04/07/17

Account Ending 0-63006



# SAVE over \$100 on our Top 12 Wine ONLY \$99.99 plus 3 bonus bottles and complimentary ground shipping

Terms apply\*



By specializing in talented, small-estate producers, and offering convenient home delivery, WSJwine from *The Wall Street Journal* is changing the way people buy wine. Taste the quality for yourself with this very special offer.

- Uncork our Top 12 reds (worth \$215.99) for ONLY \$99.99 plus tax when you pay
  with any American Express<sup>9</sup> Card (offer valid 04/01/17 06/30/17)
- Choose the reds case shown above, an all-whites selection, or a mix of reds and whites
  for the same exceptional price (see online for details of each case)
- Get complimentary ground shipping to your home or office
- Enjoy three bonus bottles one of each of the top three reds worth \$49.97

This is not a wine club introductory offer - just a one-time invitation to try WSJwine.

Order at Wsjwine.com/amex or call 1-877-975-9463 quote code 8111001

\*Offer valid when you pay with any American Express® Credit or Charge Card. Fulfillment of the offers is the sole responsibility of the participating American Express merchant. Valid online at www.wsj.wine.com/amex or by phone (call 1-877-975-9463 and quote offer code 8111001), April 1, 2017 through June 30, 2017. Offer limited to one case per Card Member and subject to availability. Offer valid only for selected cases for promotion. Licensed retailers/wineries only accept and fulfill orders from adults at least 21 years old and all applicable taxes are paid. Must be 21 years or older to consume alcohol. Please drink responsibly. Delivery is available to AZ, CA (offer may vary), CO, CT, FL, IA, ID, IL, IN, LA, MA, MI, MN, MO, NC, ND, NE, NH, NJ (offer may vary), NM, NV, NY, OH, DR find eligible for bonus gift), SC, TM, TX, VA, WA, WI, WV, WY and DC. Check merchant website for shipping guidelines. WSJwine is operated independently of the The Wall Street Journal's news department. Void where prohibited by law. Copyright © 2017 wsjwine.com. All rights reserved. POID: CFRt:0001

- I Rich Argentine Malbec
- 2 Iconic-Estate California Cab
- 3 Gold-Medal Bordeaux
- 4 99-Point Super Tuscan
- 5 Mature Spanish Gran Reserva
- 6 Old-Vine California Zin
- 7 Gold-Medal Côtes-du-Rhône
- 8 Gold-Medal Southern Italian
- 9 Velvety California Pinot Noir10 9D-Point Portuguese Discovery
- 11 Smooth Aussie Blockbuster
- 12 Double-Gold California Cab



Plus 3 BONUS Bottles

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.



# Blue Sky from American Express®

THOMAS A PICKENS

p. 1/8

New Balance		\$16	5,883.94	Blue Sky Points		
Minimum Payment Due		\$367.00			151,871	
Payment Due Da	<b>. .</b>	0.	C (00 (47 ‡			
ayment bue ba	116	U	6/02/17 <sup>‡</sup>	Account Summary		
the Payment Due Dat	ing: If we do not receive y se of 06/02/17, you may h s may be increased to the	ave to pay a late:	fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$17,648.5 -\$1,000.0 +\$35.0 +\$0.0 +\$200.3	
inimum Payment Warnir u will pay more in interest ample:	ng: If you make only the it and it will take you long	minimum payme er to pay off your	nt each period, balance. For	New Balance Minimum Payment Due	\$16,883.9 \$367.0	
ou make no additional	You will pay off the bala	nce Andvou	will pay an	Credit Limit Available Credit	\$50,000.0	
orges and each month you	shown on this statemen about	t in estimate	d total of	Cash Advance Limit Available Cash	\$33,116.0 \$4,000.0 \$4,000.0	
Only the Minimum Payment Due	25 years		\$35,463	Days in Billing Period: 31	\$4,000.0	
<b>\$</b> 577	3 years	<i>(</i> 5	\$20,780	Customer Care		
ou would like information	-		ings = \$14,683) 	Pay by Computer americanexpress.com/	pbc	
	-	services, can 1-0	00-733-4139.			
see page 2 for important i	information about your acc	count.		Customer Care Pay by I	hone	
	information about your acc		should	Customer Care Pay by 1-888-258-3741 1-800-43	72-9297	
As a valued Card Men variable APRs increas 29.99%. Your APRs m	information about your acc nber we want to make e, the Penalty APR on y ay be increased to the t on time or if your pay	you aware that our account wi Penalty APR if y	ll not exceed ve do not	1-888-258-3741 1-800-4	72-9297	
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As a valued Card Men variable APRs increas: 29.99%. Your APRs mireceive your payment bank.  Please fold on the perforation point staple or use paper THOMAS 9517 QN	nber we want to make e, the Penalty APR on y ay be increased to the ton time or if your pay on below, detach and returner clips  A PICKENS CHARLOTTE DR	you aware that rour account wi Penalty APR if v ment is returne  Con n with your payme	Il not exceed we do not	1-888-258-3741 1-800-4  See Page 2 for additional  hone Account E 2-9297 Enter 15 digit account # Make check payable to	nding 0-63006 on all payment:	
As a valued Card Men variable APRs increas: 29.99%. Your APRs mireceive your payment bank.  Please fold on the perforation Payment Coupon Do not staple or use pap  THOMAS 9517 QN	nber we want to make e, the Penalty APR on y ay be increased to the t on time or if your pay on below, detach and return er clips  A PICKENS	you aware that rour account wi Penalty APR if v ment is returne  Con n with your payme	Il not exceed we do not	1-888-258-3741 1-800-4  See Page 2 for additional  hone Account E 2-9297 Enter 15 digit account # Make check payable to	nding 0-63006 on all payment American Expre	
As a valued Card Men variable APRs increas: 29.99%. Your APRs mireceive your payment bank.  Please fold on the perforation Payment Coupon Do not staple or use pap  THOMAS 9517 QN	nber we want to make e, the Penalty APR on y ay be increased to the ton time or if your pay on below, detach and returner clips  A PICKENS CHARLOTTE DR	you aware that rour account wi Penalty APR if v ment is returne  Con n with your payme	Il not exceed we do not	hone Account E 2-9297 Enter 15 digit account # Make check payable to	nding 0-63006 on all payment American Expre	
As a valued Card Men variable APRs increas: 29.99%. Your APRs mireceive your payment bank.  Please fold on the perforation Payment Coupon Do not staple or use pap  THOMAS 9517 QN	nber we want to make e, the Penalty APR on y ay be increased to the ton time or if your pay on below, detach and returner clips  A PICKENS CHARLOTTE DR AS NV 89145-8673	you aware that rour account wi Penalty APR if v ment is returne  Con n with your payme	Il not exceed ve do not do hot	1-888-258-3741 1-800-42  See Page 2 for additional  Account E 2-9297 Enter 15 digit account # Make check payable to  Pa  Minimu	nding 0-63006 on all payment American Expre yment Due Date 06/02/17 New Balance \$16,883.94	

0000349990487829378 001688394000036700 04 4

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1,00 or more.

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741

1-336-393-1111 1-888-258-3741 1-800-CASH-NOW

In NY: 1-800-522-1897

Website: americanexpress.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

Chai	nge	of Ad	dress	

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
   For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided

	3364	NC7850925							
Street Address	harden bar		**************************************	:			*		
	SHEETE STATE	Committee of the commit							*
City, State						1			
Zip Code		* 1		1 .					
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Area Code and Work Phone			1	1 :		[			
Email							Mr - 14-71 ph	***************************************	

#### Pay Your Bill with AutoPay

Avoid late fees

สมระหมายสามา

Deduct your payment from your bank account automatically each month

Visit american express.com/autopay

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



THOMAS A PICKENS Closing Date 05/08/17

Account Ending 0-63006

# You Spoke. We Listened.

Over 1 million more places in the U.S. started accepting American Express\* Cards in 2016.

Visit shopsmallnow.com



Summary			
Payments			Tota
Credits			-\$1,000.00 \$0.00
Total Payments and Credits			-\$1,000.00
Detail •Indicates posting date			
Payments			Amount
04/12/17* THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK		-\$1,000.00
DANKA MICHAELS 0-61018  Total New Charges  Detail			**************************************
DANKA MICHAELS Card Ending 0-61018	44-44		Amount
05/08/17 CONSUMERREPORTS.ORG INFORMATION	800-333-0663	NY ^	\$35.00
Fees			
			Amount
otal Fees for this Period			\$0.0

#### **Interest Charged**

		Amount
05/08/17	Interest Charge on Purchases	\$200.37
Total Intere	st Charged for this Period	\$200.37

#### **About Trailing Interest**

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

2017 Fees and Interest Totals Year-to-Date							
A							
,							

#### **Interest Charge Calculation**

Transactions Dated		Annual Percentage	Balance	Interest
From	То	Rate	Subject to Interest Rate	Charge
02/06/2016		13.99% (v)	\$16,876.14	\$200.37
02/06/2016		25,99% (v)	\$0.00	\$0.00
				\$200.37
	02/06/2016	02/06/2016	From         To         Rate           02/06/2016         13.99% (v)	From         To         Rate         Interest Rate           02/06/2016         13.99% (v)         \$16,876.14



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

151,871

#### **Questions About Your Account?**



american express.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	March 1, 2017 - March 31, 2017
Opening Points Balance	151,871
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	151,871

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

March 1, 2017 - March 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 05/08/17

Account Ending 0-63006



# SAVE over \$100 on our Top 12 Wines ONLY \$99.99 plus 3 bonus bottles and complimentary ground shipping

Terms apply\*

# Order now at wsjwine.com/amex

By specializing in talented, small-estate producers, and offering convenient home delivery, WSJwine from *The Wall Street Journal* is changing the way people buy wine. Taste the quality for yourself with this very special offer.

- Uncork our Top 12 reds (worth \$215.99) for ONLY \$99.99 plus tax when you pay
  with any American Express® Card (offer valid 04/01/17 06/30/17)
- Choose the reds case shown above, an all-whites selection, or a mix of reds and whites for the same exceptional price (see online for details of each case)
- $\bullet\,$  Get complimentary ground shipping to your home or office
- Enjoy three bonus bottles one of each of the top three reds worth \$49.97

This is not a wine club introductory offer - just a one-time invitation to try WSJwine.

#### Order at wsjwine.com/amex or call 1-877-975-9463 quote code 8111001

\*Offer valid when you pay with any American Express® Credit or Charge Card. Fulfillment of the offers is the sole responsibility of the participating American Express merchant. Valid online at www.wsjwine.com/amex or by phone (call 1-877-975-9463 and quote offer code 8111001]. April 1, 2017 through June 30, 2017. Offer limited to one case per Card Mamber and subject to availability. Offer valid only for selected cases for promotion. Licensed retailers/wineries only accept and fulfill orders from adults at least 21 years old and all applicable taxes are paid. Must be 21 years or older to consume alcohol. Please drink responsibly. Delivery is available to AZ, CA (offer may vary). CO, CT, FL, IA, ID, IL, IN, IA, MA, MI, MN, MO, NC, ND, NE, NH, NJ (offer may vary), NM, NV, NV, OH, OR find eligible for bonus gift), SC, TN, TX, VA, WA, WI, WV, WY and DC. Check merchant website for shipping guidelines. WSJwine is operated independently of the The Wall Street Journal's news department. Void where prohibited by law. Copyright © 2017 wsjwine com. All rights reserved. POID. CFFH 10001

- 1 Rich Argentine Malbec
- 2 Iconic-Estate California Cab
- 3 Gold-Medal Bordeaux
- 4 99-Point Super Tuscan
- 5 Mature Spanish Gran Reserva
- 6 Old-Vine California Zin
- 7 Gold-Medal Côtes-du-Rhône
- 8 Gold-Medal Southern Italian
- 9 Velvety California Pinot Noir
- 10 90-Point Portuguese Discovery
  11 Smooth Aussie Blockbuster
- 12 Double-Gold California Cab



Plus 3 BONUS Bottles

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.

American Express® Cards Warmly Welcomed

#### LOOMSTEAD

We are taking luxury bedding back to the basics. Visit www.loomstead.com.

PACIFIC SPECIALTY
We have the coverage you need for the assets you have to protect. For fire, earthquake and theft, we've got you covered Visit www.pacificspecialty.com.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card

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.



# Blue Sky from American Express®

THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

p. 1/19

New Balance	\$34,621.29	Blue Sky Points
Minimum Payment Due	\$353.00	151,871
Payment Due Date	07/02/17 <sup>‡</sup>	Account Summary
<sup>‡</sup> Late Payment Warning: If we do not the Payment Due Date of 07/02/17, \$38.00 and your APRs may be increa	ot receive your Minimum Payment Due by you may have to pay a late fee of up to ased to the Penalty APR of 29.99%.	Previous Balance \$16,883.94 Payments/Credits -\$18,900.00 New Charges +\$36,630.52 Fees +\$0.00 Interest Charged +\$6.83
imum Payment Warning: If you make will pay more in interest and it will take nple:	e only the minimum payment each period, e you longer to pay off your balance. For	New Balance \$34,621.29 Minimum Payment Due \$353.00
	off the balance And you will pay an is statement in estimated total of	Credit Limit
Only the linimum Payment Due 31	l years \$74,412	Available Cash \$4,000.00  Days in Billing Period: 30
\$1,184 3	\$42,611 years (Squippe = \$31,801)	Customer Care
	(Savings = \$31,801) counseling services, call 1-888-733-4139.	Pay by Computer american express.com/pbc
ee page 2 for important information abo		Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297
See page 5 for an Important (	Change to Your Account Terms.	→ See Page 2 for additional information.
See page 7 for Important Cha	anges to Your Account Terms.	→ See Page 2 for additional information.
See page 7 for Important Cha See Page 15 for Important Cha	anges to Your Account Terms. anges to Your Account Benefits.  Continued on page 3	→ See Page 2 Tor additional information.
See page 7 for Important Cha See Page 15 for Important Cha	anges to Your Account Terms. anges to Your Account Benefits.  Continued on page 3	none Account Ending 0-63006
See page 7 for Important Cha  See Page 15 for Important Cha  ease fold on the perforation below, detacl  Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 4514 BLUE MESA WAY	anges to Your Account Terms.  Continued on page 3  h and return with your payment ↓  Pay by Computer americanexpress.com/pbc  Pay by Ph 1-800-472	ione Account Ending 0-63006 -9297 Enter 15 digit account # on all payments.
See page 7 for Important Cha  See Page 15 for Important Cha  ease fold on the perforation below, detacl  Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS	anges to Your Account Terms.  Continued on page 3  h and return with your payment ↓  Pay by Computer americanexpress.com/pbc  Pay by Ph 1-800-472	one Account Ending 0-63006 -9297 Enter 15 digit account # on all payments. Make check payable to American Express Payment Due Date
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See page 7 for Important Cha  See Page 15 for Important Cha  Please fold on the perforation below, detacl  Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 4514 BLUE MESA WAY	anges to Your Account Terms.  Continued on page 3  h and return with your payment ↓  Pay by Computer americanexpress.com/pbc  Pay by Ph 1-800-472	Account Ending 0-63006 -9297 Enter 15 digit account # on all payments. Make check payable to American Express Payment Due Date 07/02/17 New Balance \$34,621.29 Minimum Payment Due

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

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8.00 p.m. MST may not be credited until the next

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



Customer Care & Billing Inquiries

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 -888-258-3741 1-336-393-1111 1-888-258-3741

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897

1-800-CASH-NOW

**Customer Care** & Billing Inquiries P.O. BOX 981535 EL PASO, TX

79998-1535

Payments BOX 0001 LOS ANGELES CA 90096-8000

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If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

	27.434	A042/2028						
Street Address	STOCKE	the second second second second						CORE OFFICE STREET
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#### Pay Your Bill with AutoPay

Website: american express.com

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit american express.com/autopay today to enroll.

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

Account Ending 0-63006

# You Spoke. We Listened.

Over 1 million more places in the U.S. started accepting American Express\* Cards in 2016.

Visit shopsmallnow.com



Paym	ents and Credits			
Summ	ary			
				Total
Payments				-\$18,900.00
Credits				\$0,00
Total Payn	nents and Credits			-\$18,900.00
Detail	*Indicates posting date			
Payments				Amount
05/10/17*	ELECTRONIC PAYMENT RECEIVED-THANK			-\$16,700.00
05/15/17*	ELECTRONIC PAYMENT RECEIVED-THANK			-\$200.00
06/01/17*	ELECTRONIC PAYMENT RECEIVED-THANK			-\$2,000.00
New (	Charges			
Summa	ary			
				Total
Total New	Charges			\$36,630.52
Detail				
	OMAS A PICKENS			
Lar Lu	d Ending 0-63006			Amount
05/23/17	THE HOME DEPOT 800-654-0688	LAS VEGAS	NV	\$8,962.37
)5/24/17	RC WILLEY SUMMERLIN 084870007015991 7025152600	LAS VEGAS	NV	\$9,429.78
5/25/17	BEST MATTRESS	LAS VEGAS	NV	\$920.07
	702-657-8400			
5/25/17	THE HOME DEPOT	LAS VEGAS	NV	\$1,623.82
5/25/17	800-654-0688 UNITED VAN LINES	FENTON	MO	÷2 000 00
3/23/17	636-349-3663	TERTOR	WIO	\$1,888.95
	Description SERVICE			
5/27/17	CARPET CLEANING SERVIC 702-906-0322	LAS VEGAS	NV	\$2,700.00
5/29/17	BEST BUY 888-BESTBUY Description ELEC SLS	LAS VEGAS	NV	\$6,843.54

Continued on reverse

Detail Continued				
				Amoun
05/31/17	WALKER FURNITURE 11 702-384-9300	LAS VEGAS	NV	\$3,138.1
06/03/17	LOWE'S OF SUMMERLIN, NV 0784 702-804-0054	LAS VEGAS	NV	\$1,123.88
Fees				
				Amount
Total Fees 1	for this Period			\$0.00
Intere	st Charged			
				Amount
06/07/17	Interest Charge on Purchases			\$6.83
Fotal Intere	est Charged for this Period			\$6.83

#### **About Trailing Interest**

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

Total Fees in 2017	2017 Fees and Interest Totals Year-to-Date		
Total Fees in 2017	Amount		
	\$0.00		
Total Interest in 2017	\$789.23		

#### **Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account. **Transactions Dated** Annual Balance Interest Percentage Rate Charge Subject to From Interest Rate Purchases 02/06/2016 13.99% (v) \$594.55 \$6.83 Cash Advances 02/06/2016 25.99% (v) \$0.00 \$0.00 Total \$6.83 (v) Variable Rate



#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

p. 5/19

# **Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Agreement can be found on the following page.

Summary of Changes, Effective Immediately				
How Rates and Fees Work - Calculating APRs and DPRs	We are adding a cap on your variable penalty APR. Your variable penalty APR will not exceed 29.99%.			
	ID 12472			

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

# **Detail of Changes to Your Cardmember Agreement**

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

#### How Rates and Fees Work

Effective immediately, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by inserting the following footnote to apply to the Penalty APR row:

\*The variable penalty APR will not exceed 29.99%.



THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

# Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Agreement can be found on the following page.

#### Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms. These changes will take effect on or after August 30, 2017. For more detailed information, please see the Detail of Changes on the following page(s).

We are amending your Agreement in order to introduce a new feature called Plan It. Plan It provides the flexibility to pay a *qualifying purchase* over a selected period of time through fixed monthly payments. The purchase will be subject to a *plan fee (fixed finance charge)*, instead of the APR for purchases. If you set up a plan, your Minimum Payment Due will include your plan payment for the duration of the plan. For more information about Plan It, please call the number on the back of your Card or visit <a href="mailto:americanexpress.com/PlanIt">americanexpress.com/PlanIt</a>.

Revised Terms effective on August 30, 2017		
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay each month your entire balance (or, if you have a plan outstanding, your balance adjusted for plans) by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.	
How we calculate your Minimum Payment Due	The About your Minimum Payment Due section of Part 2 of your Agreement has been changed to emphasize that the use of Plan It will increase your Minimum Payment Due.	

Revised Terms, effective September 04, 2017			
Plan Fee (Fixed Finance Charge)	Up to <b>0.60%</b> of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors.		

ID 12464

See reverse page for additional Changes to Your Agreement

	Summary of Other Changes
Plan Fee	Effective September 04, 2017, we are adding a new row under the <i>How Rates and Fees Work</i> table of page 2 of Part 1 of the Agreement to define the fees related to Plan It. The plan fees will be up to 0.60% of each purchase moved into a plan.
The following	changes are effective as of August 30, 2017
When we charge interest	This section is being revised and we explain how you can avoid paying interest on purchases when you are using Plan It.
About the Plan It feature	A new section has been added to Part 2 of the Agreement that explains Plan It and how the feature works.
How we apply payments and credits	This section is being updated to reflect how we will apply payments and credits to your Account taking into consideration Plan It.
Words we use in the Agreement	We are defining what we mean by "plan" when we use this word in your Agreement.
Using the card	This section is being updated to reflect that we may permit you to create plans at our discretion.

See next page for the Detail of Changes to Your Agreement.

THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

# **Detail of Changes to Your Cardmember Agreement**

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

#### Plan Fee (Fixed Finance Charge)

Effective September 04, 2017, the *Rates and Fees Table* section on page 1 of Part 1 of the Agreement is amended by adding the *Plan Fee (Fixed Finance Charge)* row:

<del></del>	
Dian Egg /Eivad	Up to 0.60% of each purchase moved into a plan based on the plan duration, the APR that
Fian Fee (Fixeu	i Op to <b>v.ou</b> % of each purchase moved into a bian based on the bian duration, the APH that i
ا ينص	The state of the plant defeation, along the state of
Finance Charge)	would otherwise apply to the purchase, and other factors.
	media cutor mee appry to the parollase, and other factors.

#### Plan Fee

Effective September 04, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Agreement is amended by adding the *Plan Fee* row:

Plan Fee	Up to 0.60% of each purchase moved into a plan based on the plan duration, the APR
	that would otherwise apply to the purchase, and other factors. This fee is a fixed finance
	charge that will be charged each month that a plan is active. The dollar amount of your
	plan fee will be disclosed when you set up a plan. For more information, see About the
	Plan It Feature in Part 2 of your Cardmember Agreement.

#### Effective on August 30, 2017 your Agreement will be amended as follows:

#### **Paying Interest**

Effective on August 30, 2017, the *Rates and Fees Table* section on page 1 of Part 1 of the Agreement is amended by deleting the *Paying Interest* row and replacing with the following:

Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay each month your entire balance (or, if you have a
	plan outstanding, your balance adjusted for plans) by the due date. We will begin charging interest on cash advances and balance transfers on the transaction date.

#### **How Your American Express Account Works**

The Words we use in the Agreement section on Part 2 of the Agreement is amended by inserting the following sentence at the end of the second paragraph:

A *plan* is a portion of your account balance that you have selected to pay over time through a set number of monthly payments using Plan It.

#### About Using the card

The Using the card sub section on Part 2 of the Agreement is amended by replacing the second sentence with the following sentence:

At our discretion, we may permit you to create plans, make cash advances or balance transfers.

#### About the Plan It Feature

We are adding a new sub section called About the Plan It feature containing the following information:

#### About the Plan It Feature

We may offer you Plan It, which allows you to create a payment plan for *qualifying purchases*, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.

You may use this feature by selecting a qualifying purchase and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. When you set up a plan, the purchase will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.

A *qualifying purchase* for Plan It is a purchase of at least a specified dollar amount and does not include a purchase of cash or cash equivalent, a purchase subject to Foreign Transaction Fees or any fee owed to us, including Annual Membership fees.

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate new plans if you enroll into a debt management program, if you make a payment that is returned unpaid, if your Account is delinquent, or if your Account is cancelled. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.



#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

p. 11/19

#### About your payments

The *How we apply payments and credits* sub section on Part 2 of the Agreement is amended by deleting it entirely and replacing it with the following:

#### How we apply payments and credits

Your Account may have balances with different interest rates. For example, purchases may have a lower interest rate than cash advances. Your Account may also have plan balances which are assessed plan fees. If your Account has balances with different interest rates, plan balances, or plan fees, here is how we generally apply payments in a billing period:

- We apply your payments, up to the Minimum Payment Due, first to any plan amounts included in your Minimum Payment Due, then to the balance subject to the lowest interest rate, and then to balances subject to higher interest rates.
- After the Minimum Payment Due has been paid, we apply your payments to the balance subject to the highest interest rate, then to balances subject to lower interest rates, and then to any plan balances

In most cases, we apply a credit to the same balance as the related charge. For example, we apply a credit for a purchase to the purchase balance. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose. If you receive a merchant credit for a purchase placed into a plan, you must call us at the number on the back of your card to have the credit applied to the plan balance.

#### **About your Minimum Payment Due**

The How we calculate your Minimum Payment Due sub section on Part 2 of the Agreement is amended by deleting it entirely and replacing it with the following:

#### How we calculate your Minimum Payment Due

To calculate the Minimum Payment Due for each statement, we start with the *higher* of:

(1) interest charged on the statement plus 1% of the New Balance (excluding any interest, penalty fees, overlimit amount, and plan balances); or

(2) \$35.

Then we add any penalty fees shown on the statement and up to 1/24th of any overlimit amount, round to the nearest dollar, and add any amount past due and the plan payment due.

Your Minimum Payment Due will not exceed your New Balance. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

**EXAMPLE:** Assume that your New Balance is \$3,000, interest is \$29.57, and you have no active plans, overlimit amount, penalty fees, or amounts past due.

(1)\$29.57 + 1% multiplied by (\$3,000 - \$29.57) = \$59.27 (2)\$35

The higher of (1) or (2) is \$59.27, which rounds to \$59.00.

If your account has any active plans, overlimit amount, penalty fees, or amounts past due, your Min Due will be higher.



#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 06/07/17 p. 13/19

Account Ending 0-63006

#### About interest charges

The When we charge interest sub section on Part 2 of the Agreement is amended by deleting it entirely and replacing it with the following:

# When we charge interest

- You are not charged interest on purchases when you are in an Interest Free Period.
- Your account enters an Interest Free Period when you pay your New Balance as shown on your statement by the Payment Due Date or your account had no previous balance.
- When your account is not in an Interest Free Period, we charge interest on purchases from the date of the transaction.
- After you enter an Interest Free Period again, interest may appear on your next billing statement. This reflects interest charged from the beginning of that billing cycle through the date the payment was received.
- If you have an active plan created through Plan It, you can enter an Interest Free Period by paying at least the Balance Adjusted for Plans (or Adjusted Balance) by the Payment Due Date.
- Balance Transfers and Cash Advances will be charged interest from the date of the transaction and do not have an Interest Free Period.

For more details about how we calculate your interest charges, see the *How we calculate interest* section of this agreement.



THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

#### Notice of Updates to the Additional Benefits of Your Card

We are making several updates to your card benefits on September 1, 2017. These benefits are provided to you as part of your Card Membership at no additional charge. Key updates are described in more detail below. If you would like more information about these updates or to receive a Description of Coverage, please visit americanexpress.com/benefitsguide to see benefits specific to your Card or call 1-800-854-9783 Monday-Friday 8 am to 8 pm and Saturday 9 am to 6 pm ET.

#### Car Rental Loss and Damage Insurance coverage

- Car Rental Loss and Damage Insurance coverage will now apply to vehicles rented in Ireland, Israel and Jamaica. Consistent with your current benefit, coverage will not apply to vehicles rented in Australia, Italy, and New Zealand.
- In addition to the vehicle types currently covered, eligible rental vehicles will now include certain types of full sized sport utility vehicles, exotic/expensive cars, full sized vans, trucks, pick-ups and cargo vans.

#### Purchase Protection coverage

In addition to your current coverage, Purchase Protection will now include incidents related to Natural Disasters with a maximum per occurrence limit of \$500 per incident.

Extended Warranty'+, Baggage Insurance Plan'+, Travel Accident Insurance'+, Purchase Protection'+ and Car Rental Loss and Damage Insurance' coverage, as applicable to your Card.

We have updated several definitions and exclusions to clarify our claim administration process and the Description of Coverage. For example, your Baggage Insurance Plan is clarified to advise that medications, prosthetics, perishables, eyeglasses and hearing aids are ineligible for benefits. Similarly, certain exclusions are clarified to state that losses caused by civil disturbance, riot or participation in a felony are ineligible for benefits.

Additionally, we have clarified that benefits above and Return Protection will be applicable when you activate the benefit by using your Card to make a purchase.

#### Global Assist® Hotline service

Global Assist® Hotline will no longer provide the Destination Guide, an online resource for travel information. For more information please call 1-800-333-2639.

ID12481

Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy Numbers CRCB000000107 for BIP, CRCB000000108 for CRLDI, CRCB000000109 for EW, CRCB000000110 for PP, and CRCB000000111 for TAI. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Goverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for EW Policy AX0953. Policy AX0953-PR, Policy AX0953-VI or Policy EW-IND; AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND; AAC policy Numbers for TAI Policy AX0948, Policy AX0948-PR, Policy AX0948-VI or Policy TAI-IND; AAC policy Numbers for PP Policy AX0951, Policy AX0951-PR, Policy AX0951-VI or Policy PP-IND; AAC policy Numbers for CRLDI Policy AX0925, Policy AX0925-PR, Policy AX0925-VI or Policy CRLDI-IND.

+Travel Accident Insurance updates do not apply to residents of the state of Washington. In addition, all benefit coverage updates described above do not apply to residents of Guam and Northern Mariana Islands.



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

151,871

# **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	April 1, 2017 - April 30, 2017
Opening Points Balance	151,871
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	151,871

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 resists.

i vinta i i alisactivii Detali	Points	Transaction	Detail
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April 1, 2017 - April 30, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 06/07/17

Account Ending 0-63006

American Express® Cards Warmly Welcomed

# LASER SPINE INSTITUTE

Suffering from neck or back pain? Because when your cothes Get lasting relief with our minimally embrace you with the same invasive spine surgery.
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LaserSpineInstitute.com.

# LYSSE.COM

Performance inspired fashron. Because when your cothes passion as you embrace life. there's nothing you can't do.

# BURNT BARREL COLORADO SPIRITS & **SPORTS**

Celebrate Colorado's culture through local spirits, sports, crafts, and cuisine! 1201 16th St. Denver, CO 303-893-5458.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

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.

p. 19/19



THOMAS A PICKENS Closing Date 07/07/17

New Balance		¢/1 200 77	Blue Sky Points	
	und Divis	\$41,308.77		151 000
Minimum Payme	ent Due	\$854.00		151,906
Payment Due Da	te	08/02/17 <sup>‡</sup>	Account Summary	Marine W
‡Late Payment Warni	ng: If we do not receive you e of 08/02/17, you may hav	ur Minimum Payment Due by	Previous Balance	\$34,621.29
\$38.00 and your APRs	may be increased to the Pe	enalty APR of 29.99%.	Payments/Credits New Charges	-\$1,000.00 +\$7,242.46
			Fees	+\$0.00
			Interest Charged	+\$445.02
nimum Payment Warnin	g: If you make only the mi	inimum payment each period,	New Balance	\$41,308.77
will pay more in interest mple:	and it will take you longer	to pay off your balance. For	Minimum Payment Due	\$854.00
u make no additional	You will pay off the balanc	e And you will pay an	Credit Limit Available Credit	\$50,000.00 \$8,691.23
ges and each month you	shown on this statement in		Cash Advance Limit	\$4,000.00
	about		Available Cash	\$4,000.00
Only the Minimum Payment Due	33 years	\$89,392	Days in Billing Period: 30	
\$1,417	3 years	\$51,026 (Savings = \$38,366)	Customer Care	·
u would like information	about credit counseling se	ervices, call 1-888-733-4139.	Pay by Computer american express.com/pbc	
See page 2 for important i	nformation about your acco	unt.	Customer Care Pay by Phor 1-888-258-3741 1-800-472-9	
Important Informatio	<b>on:</b> To access the most i	up to date version of your	See Page 2 for additional info	mation.
Cardmember Agreem www.americanexpre	ent, please log in to you	r Account at		, <del>///</del>
		Continued on page 3		
lease fold on the perforation	n below, detach and return v	with your payment $\psi$		
Payment Coupon Do not staple or use pape	Pay by Com	press.com/pbc Pay by	Phone Account Endin	ıg 0-63006
			Enter 15 digit account # on a Make check payable to Ame	
	A PICKENS		Payme	nt Due Date
	E MESA WAY IS NV 89129-2214			08/02/17
				New Balance 41,308.77
			Minimum Pa	syment Due \$854.00
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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 -888-258-3741

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-336-393-1111 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW

Website: american express.com

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

BOX 0001 LOS ANGELES CA 90096-8000

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If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

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Deduct your payment from your bank account automatically each month

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



THOMAS A PICKENS Closing Date 07/07/17

Account Ending 0-63006

You Spoke. We Listened.

Over 1 million more places in the U.S. started accepting American Express\* Cards in 2016.

Visit shopsmallnow.com



Paym	ents and Credits			
Summ	ary			***************************************
				Tota
Payments				-\$1,000.00
Credits				\$0.00
Total Payn	nents and Credits			-\$1,000.00
Detail	*Indicates posting date			Vertical de la companya de la compa
ayments				Amount
06/14/17*	ELECTRONIC PAYMENT RECEIVED-THANK			-\$1,000.00
New (	Charges			
Summa	ary			
otal New	Charges			Total \$7,242.46
				\$7,242.40
Detail				
	DMAS A PICKENS d Ending 0-63006			
		····		Amount
6/20/17	RC WILLEY SUMMERLIN 084870007015991 7025152600	LAS VEGAS	NV	\$3,187.11
6/21/17	UNITED VAN LINES 636-349-3663 Description SERVICE	FENTON	МО	\$4,055.35
Fees				
<del></del>				Amount
otal Fees f	or this Period			\$0.00

Continued on reverse

#### **Interest Charged**

		Amount
07/07/17	Interest Charge on Purchases	\$445.02
Total interes	st Charged for this Period	\$445.02

#### **About Trailing Interest**

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

2017 Fees and Interest Totals Year-to-Date					
Total Fees in 2017				Amount \$0.00	
Total Interest in 2017				\$0.00 \$1,234.25	

#### Interest Charge Calculation

Transactions Dated	Annual	Balance	Interest
From To	Rate	Interest Rate	Charge
02/06/2016	14.24% (v)	\$38,035.94	\$445.02
02/06/2016	26.24% (v)	\$0.00	\$0.00
			\$445.02
	From To 02/06/2016	From         To         Percentage Rate           02/06/2016         14.24% (v)	From         To         Percentage Rate         Subject to Interest Rate           02/06/2016         14.24% (v)         \$38,035.94



# Blue Sky Rewards Monthly Statement of Points and Program News

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

151,906

#### **Questions About Your Account?**

an

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	May 1, 2017 - May 31, 20		
Opening Points Balance	151,87		
New Points Earned	+35		
Points Redeemed or Adjusted	C		
New Points Balance	151.900		

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

May 1, 2017 - May 31, 2017

-	Points Transaction Detail	

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	35	0	35
Total	35	0	35

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



THOMAS A PICKENS Closing Date 08/08/17

Account Ending 0-63006

p. 1/8

New Balance		\$39,129.39	Blue Sky Points					
Minimum Payme	ent Due	\$884.00		8,53				
Payment Due Da	te	09/02/17 <sup>‡</sup>						
			Account Summary					
the Payment Due Date	ng: If we do not receive you e of 09/02/17, you may hav may be increased to the Pe	ur Minimum Payment Due by ve to pay a late fee of up to enalty APR of 29.99%.	Payments/Credits -\$; New Charges Fees	1,308.7 2,677.5 +\$0.0 +\$0.0 \$498.1				
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ou make no additional orges and each month you	You will pay off the balanc shown on this statement in	e And you will pay an n estimated total of		0,000.0 0,870.6				
·	about	CSLIMATED LOCAL OL	11	0.000,1				
Only the Minimum Payment Due	32 years	\$84,510	Days in Billing Period: 32					
\$1,343	3 years	\$48,334 (Savings = \$36,176)	Customer Care					
			Pay by Computer americanexpress.com/pbc					
		ervices, call 1-888-733-4139.						
See page 2 for important in	nformation about your accou	unt.	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297					
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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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

Customer Care & Billing Inquiries

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741 1-336-393-1111

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW

Website: american express.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

Changeo	t Address
	front do not

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit american express.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 08/08/17

Account Ending 0-63006

Payme	ents and Credits	
Summa	ary	
		Total
Payments		-\$2,500.00
Credits		-\$177.56
Total Paym	ents and Credits	-\$2,677.56
Detail	*Indicates posting date	
Payments		Amount
07/18/17*	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,500.00
07/26/17*	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
Credits		Amount
07/10/17	UNITED VAN LINES FENTON MO 636-349-3663 Description SERVICE	-\$177.56
Fees		
		Amount
Total Fees f	or this Period	\$0.00
Interes	et Charged	
		Amount
8/08/17	Interest Charge on Purchases	\$498.18
otal Intere	st Charged for this Period	\$498.18

#### **About Trailing Interest**

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

2017 Fees and Interest Totals Year-to-Date							
Total Fees in 2017				Amount \$0.00			
Total Interest in 2017			*	\$1,732.43			

Interest Charge Calculation										
Your Annual Percentage Rate (	APR) is the annual interest rate on your accor	unt,								
	Transactions Dated	Annual	Balance	Interest						
	From To	Percentage Rate	Subject to Interest Rate	Charge						
Purchases	02/06/2016	14.24% (v)	\$39,917.95	\$498.18						
Cash Advances	02/06/2016	26.24% (v)	\$0.00	\$0.00						
Total				\$498.18						
(v) Variable Rate										



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

188,537

# **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	June 1, 2017 - June 30, 2017
Opening Points Balance	151,906
New Points Earned	+36,631
Points Redeemed or Adjusted	0
New Points Balance	188,537

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250

Points	Transaction	Detail
--------	-------------	--------

June 1, 2017 - June 30, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	36,631	0	36,631
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	36,631	0	36,631

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 08/08/17

Account Ending 0-63006

# SAVE over \$100 on our Top 12 Wines ONLY \$99.99 plus 3 bonus bottles and complimentary ground shipping

Terms apply\*



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By specializing in talented, small-estate producers, and offering convenient home delivery, WSJ wine from The Wall Street Journal is changing the way people buy wine. Taste the quality for yourself with this very special offer.

- Uncork our Top 12 reds (worth \$201.88) for ONLY \$99.99 plus tax when you pay with any American Express® Card (offer valid 08/01/17 - 10/31/17)
- Choose the reds case shown above, an all-whites selection, or a mix of reds and whites for the same exceptional price (see online for details of each case)
- Get complimentary ground shipping to your home or office
- · Enjoy three bonus bottles of 90-point California Cabernet worth \$50.97

This is not a wine club introductory offer - just a one-time invitation to try WSJwine.



Order at wsjwine.com/amextop12 or call 1-877-975-9463 quote code 9203001

\*Offer valid when you pay with any American Express® Credit or Charge Card. Fulfillment of the offers is the sole responsibility of the participating American Express merchant. Valid online at wsjwine.com/amextop12 or by phone (call 1-877-975-9463 and quote offer code 9203001), August 1, 2017 through October 31, 2017. Offer limited to one case per Card Member and subject to availability. Offer valid only for selected cases for promotion. Licensed retailers/wineries only accept and fulfill orders from adults at least 21 years old and all applicable taxes are paid. Must be 21 years or older to consume alcohol. Please drink responsibly. Delivery is available to AZ, CA (offer may vary), CO, CT, FL, IA, ID, IL, IN, LA, MA, MJ, MM, MO, NC, ND, NE, NH, NJ (offer may vary), MM, NV, NY, OH, DR (not eligible for bonus glift), SC, TN, TX, VA, WM, WI, WY, WY and DC. Check merchant website for shipping guidelines. WSJwine is operated independently of the The Wall Street Journal's news department. Void where prohibited by law. Copyright © 2017 wsjwine.com. All rights reserved. POID: CGVZ:0001



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. American Express® Cards Warmly Welcomed

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#### **CARBOY WINERY**

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.



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.



THOMAS A PICKENS Closing Date 09/07/17

Account Ending 0-63006

p. 1/7

**Blue Sky Points New Balance** \$40,196.88 Minimum Payment Due 195,779 \$855.00 **Payment Due Date** 10/02/17 ‡ **Account Summary** <sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by Previous Balance \$39,129.39 the Payment Due Date of 10/02/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%. Payments/Credits -\$2,500.00 **New Charges** +\$3,109.81 Fees +\$0.00Interest Charged +\$457.68 **New Balance** \$40,196.88 Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$855.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$9,803.12 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 pay... about... Available Cash \$4,000.00 Only the Days in Billing Period: 30 32 years \$86,913 Minimum Payment Due **Customer Care** \$49,652 \$1,379 3 years (Savings = \$37,261)Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. Customer Care 1-888-258-3741 Pay by Phone 1-800-472-9297 See page 2 for important information about your account. See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer americanexpress.com/pbc



Account Ending 0-63006

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214 Payment Due Date 10/02/17 New Balance \$40,196.88 Minimum Payment Due \$855.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Amount Enclosed

0000349990487829378 004019688000085500 04 A

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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

**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741

TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-336-393-1111 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW

epmoterni

Website: americanexpress.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

Avoid late fees

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 09/07/17

Account Ending 0-63006



With the Amex\* Mobile app, you can access statements faster, make on-the-go payments, and more. Text AMEXAPP to 86509 to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

Payments and Credits			
Summary			
			Total
Payments			-\$2,500.00
Credits			\$0.00
Total Payments and Credits			-\$2,500.00
Detail *Indicates posting date			
Payments			Amount
08/15/17* ELECTRONIC PAYMENT RECEIVED-THANK	ζ		-\$1,500.00
09/06/17* ELECTRONIC PAYMENT RECEIVED-THANK	(		-\$1,000.00
New Charges Summary			
			Total
Total New Charges			\$3,109.81
Detail			
THOMAS A PICKENS Card Ending 0-63006			
			Amount
08/29/17 CABELAS.COM 905 246861947 691601 SPORTING GOODS/APPAREL	SIDNEY	NE	\$3,109.81
Fees			
			Amount
Total Fees for this Period			\$0.00

Continued on reverse

#### **Interest Charged**

	Amount
09/07/17 Interest Charge on Purchases	\$457.68
Total Interest Charged for this Period	\$457.68

#### **About Trailing Interest**

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

est Totals Y	ear-to-l	Date					
	***************************************						Amount
							\$0.00 \$2,190.11
	st Totals Y	est Totals Year-to-l	est Totals Year-to-Date	est Totals Year-to-Date	est Totals Year-to-Date		

# **Interest Charge Calculation**

Your Annual Percentage Rate	(APR) is the annual interest rate on your acco	unt.		
	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	Charge
Purchases	02/06/2016	14.24% (v)	\$39,117.82	\$457.68
Cash Advances	02/06/2016	26.24% (v)	\$0.00	\$0.00
Total				\$457.68
(v) Variable Rate				



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

195,779

#### **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	July 1, 2017 - July 31, 2017
Opening Points Balance	188,537
New Points Earned	+7,242
Points Redeemed or Adjusted	0
New Points Balance	195,779

Points are available when a minimum payment has been made and all your accounts are in good standing.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

<b>Points</b>	Transaction	Detail

July 1, 2017 - July 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 5ky Credit Card XXXX-XXXXX0-63006	7,242	0	7,242
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	7,242	0	7,242

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 09/07/17

Account Ending 0-63006

American Express® Cards Warmly Welcomed

# TAG RESTAURANT GROUP

Visit one of our Denver locations: TAG Restaurant, Guard and Grace, Mister Tuna, Los Chingones, TAG Burger Bar, BuBu, & HashTAG tag-restaurant.com

# OPEN RANGE GRILL AND TAVERN

Your Sedonal Coation for contemporary American Cuisine, 320 N Hwy 89A Sedona, AZ, Call **928-282-0002** or visit **openrangesedona.com**.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.



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.



THOMAS A PICKENS Closing Date 10/08/17

Account Ending 0-63006

p. 1/9

**Blue Sky Points New Balance** \$38,708.78 Minimum Payment Due \$864.00 195,601 Payment Due Date 11/02/17 ‡ **Account Summary** <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/02/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%. Previous Balance \$40,196.88 Payments/Credits -\$2,000.00 **New Charges** +\$29.99 +\$0.00 Interest Charged +\$481.91 Minimum Payment Warning: If you make only the minimum payment each period, **New Balance** \$38,708.78 you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$864.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$11,291.22 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 pay... about... Available Cash \$4,000.00 Only the Days in Billing Period: 31 32 years \$83,609 Minimum Payment Due **Customer Care** \$47,814 \$1,328 3 years (Savings = \$35,795)Pay by Computer Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. Pay by Phone 1-800-472-9297 See page 2 for important information about your account. 1-888-258-3741 See Page 2 for additional information. for an Important Notice About a Change to Your See Page 5 Cardmember Agreement. Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com. Continued on page 3  $\psi$  Please fold on the perforation below, detach and return with your payment  $\psi$ Payment Coupon Pay by Phone 1-800-472-9297 Pay by Computer Do not staple or use paper clips Account Ending 0-63006 americanexpress.com/pbc Enter 15 digit account # on all payments. Make check payable to American Express. THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214 Payment Due Date 11/02/17 New Balance \$38,708.78 Minimum Payment Due \$864.00 AMERICAN EXPRESS Check here if your address or phone number has changed. BOX 0001 **Amount Enclosed** LOS ANGELES CA 90096-8000 Note changes on reverse side. 

0000349990487829378 00387087800008640D 04 H

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

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account vou specify in the amount you request. Payments using such services of ours received after \$8.00 n m MST may not be credited until the next. account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741 1-336-393-1111 1-888-258-3741

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897 1-800-CASH-NOW

Website: american express.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

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

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

Avoid late fees

Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 10/08/17

Account Ending 0-63006



With the Amex\* Mobile app, you can access statements faster, make on-the-go payments, and more. Text AMEXAPP to 86509 to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

Paym	ents and Credits			
Summa	ary			
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Payments				-\$2,000.00
Credits				\$0,00
Total Paym	ents and Credits			-\$2,000.00
Detail	*Indicates posting date			
ayments				Amount
09/26/17*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK		-\$1,000.00
10/04/17*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK		-\$1,000.00
New (	Charges arv			
				Total
DANKA MIC	HAELS 0-61018			\$29.99
Total New	Charges			\$29.99
Detail				
	NKA MICHAELS d Ending 0-61018			
				Amount
9/30/17	AMERICAN GREETING MEMBERSHIP 503298267 44144	800-711-4474	OH	\$29.99
Fees				
				Amount

Continued on reverse

#### **Interest Charged**

		Amount
10/08/17	Interest Charge on Purchases	\$481.91
Total Intere	est Charged for this Period	\$481.91

#### **About Trailing Interest**

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

Amount
Ainount
\$0.00
\$2,672.02

# **Interest Charge Calculation**

Total

(v) Variable Rate

Your Annual Percentage Rate (	APR) is the annual interest rate on your accor	unt.		
	Transactions Dated	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
Purchases	02/06/2016	14.24% (v)	\$39,859.88	\$481.91
Cash Advances	02/06/2016	26.24% (v)	\$0.00	\$0.00

1P003775 AA05657

\$481.91



THOMAS A PICKENS Closing Date 10/08/17

Account Ending 0-63006

# **Notice of Important Change to Your Account Terms**

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

Summary of Changes, effective immediately				
Using the card	Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties.			
	Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.			

ID 12512

#### **Detail of Changes to Your Cardmember Agreement**

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

#### Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.

CMLENDDMRUS0212



## Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

**Available Points** 

195,601

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	August 1, 2017 - August 31, 2017
Opening Points Balance	195,779
New Points Earned	-178
Points Redeemed or Adjusted	0
New Points Balance	195,601

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 resists.

<b>Points</b>	Trans	action	Detail
---------------	-------	--------	--------

August 1, 2017 - August 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 5ky Credit Card XXXX-XXXXX0-63006	-178	0	-178
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	-178	0	-178

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 10/08/17

Account Ending 0-63006

American Express® Cards Warmly Welcomed

#### **BULLSEYE EVENT GROUP**

Sport travel packages, professional sporting events, catering, events nationwide.

BullsEyeEventGroup.com

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card



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.



THOMAS A PICKENS Closing Date 11/07/17

Account Ending 0-63006

p. 1/7

New Balance	20 11 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1	\$38,246.29	Blue Sky Points	
Minimum Payme	nt Due	\$826.00		198,711
Payment Due Da	te	12/02/17 <sup>‡</sup>	Account Summary	-,
the Payment Due Date	ng: If we do not receive your N e of 12/02/17, you may have to may be increased to the Pena	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$38,708.78 -\$1,000.00 +\$89.99 +\$0.00 +\$447.52
finimum Payment Warnin ou will pay more in interest xample:	g: If you make only the minim and it will take you longer to p	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$38,246,29 \$826.00
you make no additional harges and each month you ay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000.00 \$11,753.71 \$4,000.00 \$4,000,00
Only the Minimum Payment Due	32 years	\$82,617	Days in Billing Period: 30	4 1,000.00
<b>\$</b> 1.312	3 years	\$47,243	Customer Care	
	about credit counseling servi	(Savings = \$35,374) ces, call 1-888-733-4139.	Pay by Computer americanexpress.com/p	bc
	nformation about your account.		Customer Care Pay by Pl 1-888-258-3741 1-800-472	

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Payment Coupon
Do not staple or use paper clips

Pay by Computer americanexpress.com/pbc



## Account Ending 0-63006

**Amount Enclosed** 

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

See Page 2 for additional information.

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214

Payment Due Date 12/02/17 New Balance \$38,246.29 Minimum Payment Due \$826.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Haladhadhaddadhaladhadhadhadhaadlaadha

0000349990487829378 003824629000082600 04 4

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



Customer Care & Billing Inquiries

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-336-393-1111 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW

Website: american express.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

Change of Address	
If correct on front, do not u	Se.

Email

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

7	Centralizad		
Street Address	Carrage Carra Carra	To the second of	
ű A	***************************************		
City, State	*		
Zip Code	The second residue to the second seco		
Area Code and Home Phone			SECT AND ACCOUNTS OF
Area Code and Work Phone			AT THE MANAGEMENT OF THE PARTY

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Avoid late fees

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Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay ltoday to enroll.

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THOMAS A PICKENS Closing Date 11/07/17

Account Ending 0-63006

Summary		· · · · · · · · · · · · · · · · · · ·	
	***************************************		
Payments			Total \$1,000.00-
Credits			\$0.00
Total Payments and Credits			-\$1,000.00
Detail *Indicates posting date			
Payments		***************************************	Amount
10/17/17* ELECTRONIC PAYMENT RECEIVED-THANK			-\$1,000.00
New Charges			
Summary			
Total New Charges			Total \$89.99
			4
Detail			
THOMAS A PICKENS Card Ending 0-63006			
0/20/17 NORTON AP1239400823	MOUNTAIN VIEW	CA	Amount
877-294-5265	THOUSANT TEN		\$89.99
Fees			
			Amount
otal Fees for this Period			\$0,00
Interest Charged			12.11.11.11.11.11.11.11.11.11.11.11.11.1
			Amount
1/07/17 Interest Charge on Purchases			<b>\$447.</b> 52
otal Interest Charged for this Period			\$447.52

#### **About Trailing Interest**

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

Continued on reverse

2017 Fees and Interest Totals Year-	to-Date		
Total Fees in 2017		-	Amoun
Fotal Interest in 2017			\$3,119.54

Interest Charge Calculation						
Your Annual Percentage Rate (	APR) is the annual interest rate on your accor	unt.				
	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge		
	From To	Rate	Interest Rate			
Purchases	02/06/2016	14.24% (v)	\$38,249.32	\$447.52		
Cash Advances	02/06/2016	26.24% (v)	\$0.00	\$0.00		
Total				\$447.52		
(v) Variable Rate				· · · · · · · · · · · · · · · · · · ·		



# Blue Sky Rewards Monthly Statement of Points and Program News

## Prepared for THOMAS A PICKENS

Account Number 1M96223394

### **Available Points**

198,711

#### **Questions About Your Account?**

americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	September 1, 2017 - September 30, 2017
Opening Points Balance	195,601
New Points Earned	+3,110
Points Redeemed or Adjusted	0
New Points Balance	198,711

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250

#### **Points Transaction Detail**

September 1, 2017 - September 30, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	3,110	0	3,110
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	3,110	0	3,110

Eligible Charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 11/07/17

Account Ending 0-63006

American Express<sup>®</sup> Cards Warmly Welcomed

#### CANYON BREEZE RESTAURANT

The gathering place in Uptown Sedona. 300 N Hwy 89A. Sedona, AZ, or visit canyon-breeze.com.

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Featuring wood-fired pizza and daily seafood specia 10195 East 29th Drive #110, Denver, CO. 303-645-3779 or cattivelladenver.com.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card



# THOMAS PICKENS

**AMEX** 

61000 changed to 63006

01/08/18 - 12/07/18

[Bates TP03867 - TP03954]

AA05670



THOMAS A PICKENS Closing Date 01/08/18

Account Ending 0-63006

**Blue Sky Points New Balance** \$38,589.27 Minimum Payment Due 198,831 \$852.00 **Payment Due Date** 02/02/18 ‡ Account Summary <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by Previous Balance \$38,029.52 the Payment Due Date of 02/02/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%. -\$1,500.00 Payments/Credits **New Charges** +\$1,588.55 Fees +\$0.00 Interest Charged +\$471.20 **New Balance** \$38,589.27 Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$852.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$11,410.73 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 pay... about... Available Cash \$4,000.00 Only the Days in Billing Period: 31 32 years \$84,172 Minimum Payment Due **Customer Care** \$47,839 \$1.329 3 years (Savings = \$36,333)Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. **Customer Care** Pay by Phone See page 2 for important information about your account. 1-888-258-3741 1-800-472-9297 See Page 2 for additional information. Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com. Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides. Continued on page 3  $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ **Payment Coupon** Pay by Computer Pay by Phone Account Ending 0-63006 Do not staple or use paper clips americanexpress.com/pbc 1-800-472-9297 Enter 15 digit account # on all payments. Make check payable to American Express. THOMAS A PICKENS 4514 BLUE MESA WAY Payment Due Date 02/02/18 LAS VEGAS NV 89129-2214 New Balance \$38,589.27 Minimum Payment Due \$852.00 Check here if your address or **AMERICAN EXPRESS** BOX 0001 phone number has changed. **Amount Enclosed** LOS ANGELES CA 90096-8000 Note changes on reverse side. HaloHanilandiadiadiadiadiadiadiadiadi

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

Coredeem points or for information or

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741

1-888-258-3741 I 1-336-393-1111 F 1-888-258-3741 Ir

1-800-CASH-NOW

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897

Website: american express.com

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

Payments 8OX 0001 LOS ANGELES CA 90096-8000

Changeo	f Ad	dress
16		

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- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

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Street Address	327478450				1		in vene					1	
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p. 3/7

THOMAS A PICKENS Closing Date 01/08/18

Account Ending 0-63006

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Paym	ents and Credits			
Summ	ary			
				Total
Payments			······································	-\$1,500.00
Credits			***************************************	\$0.00
Total Payn	nents and Credits		MAIN MAIN AND AND AND AND AND AND AND AND AND AN	-\$1,500.00
Detail	*Indicates posting date			
Payments	•			Amount
12/26/17*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	К	-\$1,500.00
New (	 Charges			
Summa	ary			
				Total
	PICKENS 0-63006			\$1,538.60
	HAELS 0-61018		**************************************	\$49.95
Total New	Cnarges			\$1,588.55
Detail				
-	OMAS A PICKENS			
Call	d Ending 0-63006			Amanumt
12/13/17	BIG LOTS	LAS VEGAS	NV	\$300.94
12, 13, 17	6142310065			\$300.94
	DISCOUNT STORES			
2/13/17	WAL-MART SUPERCENTER 2884 2884 DISCOUNT STORE	4 LAS VEGAS	NV	\$338.07
01/05/18	THE HOME DEPOT 3305	LAS VEGAS	NV	\$899.59
	HOME SUPPLY WAREHOUSE	,		3099.39
O DAI	NKA MICHAELS			
Card	d Ending 0-61018			
				Amount
2/19/17	AMERICAS TEST KITCHE WEB MEMBER	800-526-8442	MA	\$49.95
Fees		·		
				Amount
otal Fees f	or this Period			\$0.00

Continued on reverse

## **Interest Charged**

***************************************		Amount
01/08/18	Interest Charge on Purchases	\$471.20
Total Intere	st Charged for this Period	\$471.20

#### **About Trailing Interest**

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

Total Fees in 2018	Amount \$0.00
Total Interest in 2018	\$471.20

## **Interest Charge Calculation**

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interes Charge
	From To	Rate	Interest Rate	charge
Purchases	02/06/2016	14.49% (v)	\$38,287.24	\$471.20
Cash Advances	02/06/2016	26.49% (v)	\$0.00	\$0.00
Total				\$471.20
(v) Variable Rate				



## Blue Sky Rewards Monthly Statement of Points and Program News

### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

## **Available Points**

198,831

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary November 1, 2017 - November		
Opening Points Balance	198,741	
New Points Earned	+90	
Points Redeemed or Adjusted	0	
New Points Balance	198.831	

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

## Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points '	Transactio	n Detail
----------	------------	----------

November 1, 2017 - November 30, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	90	0	90
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	90	0	90

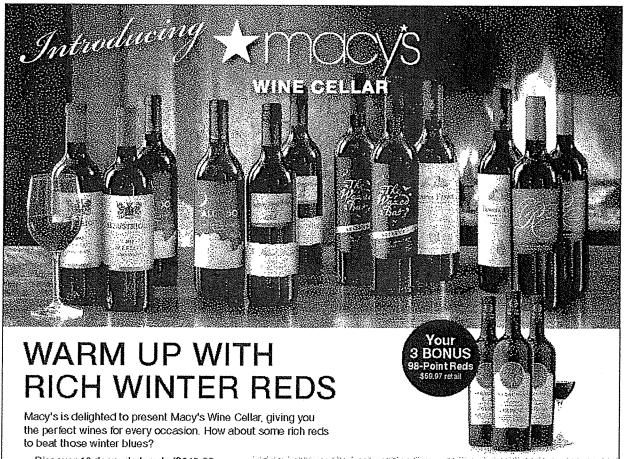
Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 01/08/18

Account Ending 0-63006



- · Discover 12 deep, dark reds (\$213.88 retail) for ONLY \$99.99 plus tax when you pay with any American Express® Card (offer valid 1/1/18 - 3/31/18), terms apply\*
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THOMAS A PICKENS Closing Date 02/05/18

Account Ending 0-63006

ew Balance	\$43,33	1.27	Blue Sky Points	
nimum Payment Due	\$87	7.00		199,156
ment Due Date	03/0	2/18 <sup>‡</sup>	Account Summary	
ate Payment Warning: If we do no he Payment Due Date of 03/02/18, y 38.00 and your APRs may be increas	ou may have to pay a late fee o	nt Due by f up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$38,589.2 -\$1,000.0 +\$5,294.0 +\$0.0 +\$447.9
um Payment Warning: If you make I pay more in interest and it will take le:	only the minimum payment ea you longer to pay off your bala	ch period, nce. For	New Balance Minimum Payment Due	\$43,331.2 \$877.0
make no additional You will pay o			Credit Limit Available Credit	\$50,000.0 \$6,668.7
about Only the			Cash Advance Limit Available Cash	\$4,000.0 \$4,000.0
imum Payment Due	years \$94,		Days in Billing Period: 28	
\$1,492 3y	\$53, ears (Savings =	710	ustomer Care Pay by Computer	
would like information about credit co	ounseling services, call 1-888-73	33-4139.	americanexpress.com/j	obc
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0000349990487829378 004333127000087700 04 A

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

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

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

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

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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

Hearing Impaired

TTY: 1-800-221-9950

FAX: 1-800-695-9090

In NY: 1-800-522-1897



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

Email

**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

point balance

To redeem points or for information on 1-866-891-2244

1-888-258-3741 1-800-CASH-NOW

1-888-BI UF-741

1-888-258-3741

1-336-393-1111

Website: american express.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

<ul> <li>To change your address online, visit www.americanexpress.com/updatecontactinfo</li> <li>For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.</li> <li>Please print clearly in blue or black ink only in the boxes provided.</li> </ul>														
Street Address			ef						i i i i i i i i i i i i i i i i i i i					
City, State	2		1					1						
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Area Code and Home Phone							·	;						
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#### Pay Your Bill with AutoPay

Avoid late fees

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 02/05/18

Account Ending 0-63006

- See Page 5 for an Important Notice About a Change to Your Cardmember Agreement.
- (i) We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at americanexpress.com.

<del></del>	ents and Credits				
Summ	ary				
		****			Tota
Payments					-\$1,000.0
Credits					\$0.00
Fotal Payn	nents and Credits				-\$1,000.00
Detail	*Indicates posting date			· · · · · · · · · · · · · · · · · · ·	
Payments					Amoun
01/17/18*	THOMAS A PICKENS	ELECTRON	IC PAYMENT RECEIVED-THANK		-\$1,000.00
New	Charges				
Summ	ary				
<del></del>			***************************************		Tota
THOMAS A	PICKENS 0-63006				\$5,269.02
DANKA MIC	CHAELS 0-61018				\$25.00
Total New	Charges			5*************************************	\$5,294.02
Detail					
	OMAS A PICKENS				
Lar Lu	d Ending 0-63006				Amount
	CC+17C+1+1+1+1+1+1+1+1+1+1+1+1+1+1+1+1+1	<del></del>			
01/23/18	CENTENNIAL HILLS H 54	2929814107611	LAS VEGAS	NV	\$3.677.20
11/23/18	7023697819		LAS VEGAS	NV	\$3,677.20
01/23/18	7023697819 Description	Price	LAS VEGAS	NV	\$3,677.20
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	7023697819 Description HOSPITALS CENTENNIAL HILLS H 54	Price \$3,677.20	LAS VEGAS LAS VEGAS	NV	
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01/23/18 01/23/18 01/30/18 01/31/18	7023697819 Description HOSPITALS CENTENNIAL HILLS H 54: 7023697819 Description HOSPITALS GODADDY.COM (480)505-8855 GODADDY.COM (480)505-8855 GODADDY.COM	Price \$3,677.20 2929814107611 Price	LAS VEGAS 480-505-8855	NV AZ	\$250.00 \$4.99
01/23/18	7023697819 Description HOSPITALS CENTENNIAL HILLS H 54: 7023697819 Description HOSPITALS GODADDY.COM (480)505-8855 GODADDY.COM (480)505-8855	Price \$3,677.20 2929814107611 Price \$250.00	LAS VEGAS 480-505-8855 480-505-8855	NV AZ AZ	\$250.00 \$4.99 \$439.75

Detail (	Continued		
			Amount
100A	NKA MICHAELS d Ending 0-61018		
			Amount
01/29/18	B&N MEMBERSHIP RENEWAL 866-238-7323 Description B Membership Renewa	BN.COM/Membership N	NY \$25.00
Fees			
			Amount
Total Fees f	for this Period		\$0.00
Interes	st Charged		
			Amount
02/05/18	Interest Charge on Purchases		\$447.98
Total Intere	est Charged for this Period		\$447.98

### **About Trailing Interest**

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

2018 Fees and Interest Totals Year-to-Date	
	Amount
otal Fees in 2018	\$0.00
otal Interest in 2018	\$919.18

## **Interest Charge Calculation**

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge	
	From To	Rate	Interest Rate		
Purchases	02/06/2016	14.49% (v)	\$40,300.81	\$447.98	
Cash Advances	02/06/2016	26.49% (v)	\$0.00	\$0.00	
Total				\$447.98	
(v) Variable Rate					



p. 5/10

THOMAS A PICKENS Closing Date 02/05/18

Account Ending 0-63006

## **Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

	Summary of Changes, Beginning in April 2018
Determining the Prime Rate	Currently, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period.
	Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.

ID12553

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

## **Detail of Changes to Your Cardmember Agreement**

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

## **Determining the Prime Rate**

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges* section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.



## Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

**Available Points** 

199,156

**Questions About Your Account?** 

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american express.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	December 1, 2017 - December 31, 2017
Opening Points Balance	198,831
New Points Earned	+325
Points Redeemed or Adjusted	0
New Points Balance	199.156

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blues kyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points Tra	nsaction	Detail
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December 1, 2017 - December 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	325	0	325
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	325	0	325

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 02/05/18

Account Ending 0-63006



- · Discover 12 deep, dark reds (\$213.88 retail) for ONLY \$99.99 plus tax when you pay with any American Express® Card (offer valid 1/1/18 - 3/31/16), terms apply\*
- · Get complimentary ground shipping to your home or office
- Enjoy 3 bonus Tuscan reds (\$59.97 retail). rated 98 points by critic Luca Maroni

This is not a wine club offer - just a one-time invitation to give us a try. Cheers!

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American Express<sup>e</sup> Cards Warmly Welcomed

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Eatery, market and bakery located at 1817 Central Street in Lower Highlands. Give us a callat 303-956-9965 or visit us at thebinderydenver.com.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

**108 million consumers** reported shopping or dining at local independently-owned businesses last Small Business Saturday<sup>®</sup>.

See how you contributed and recommendations to Shop Small® year-round.

Visit americanexpress.com/YourShopSmallSummary





THOMAS A PICKENS Closing Date 03/08/18

Payment Due Date

Account Ending 0-63006

New Balance \$42,984.80
Minimum Payment Due \$955.00

<sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/02/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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

If you make no additional You will pay off the balance And you will pay an charges and each month you shown on this statement in estimated total of... pay... about... Only the 33 years \$93,892 Minimum Payment Due \$53,288 \$1,480 3 years (Savings = \$40,604)

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

See page 2 for important information about your account.

Enjoy the convenience and flexibility of **Online Payments**. Choose to pay from up to 9 different bank accounts and securely schedule a payment, even on the day it's due if received prior to 8pm MST.

Visit www.americanexpress.com/onlinepayments to get started.

#### **Blue Sky Points**

200.745

#### **Account Summary**

04/02/18 ‡

Previous Balance	\$43,331.27
Payments/Credits	-\$877.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$530.53

New Balance	\$42,984.80
Minimum Payment Due	\$955.00
Credit Limit	\$50,000.00
Available Credit	\$7,015.20
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00
Days in Billing Period: 31	

#### **Customer Care**

Pay by Computer american express.com/pbc

Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297

See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc



Account Ending 0-63006

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214

Payment Due Date 04/02/18
New Balance \$42,984.80

Minimum Payment Due \$955.00

**Amount Enclosed** 

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Haladhadhadhadhadhadhadhadhaallaadh

0000349990487829378 004298480000095500 04 4

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

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

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

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Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



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TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897

Hearing Impaired

Website: american express.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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- · For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 03/08/18

Account Ending 0-63006

Payments and Credits	
Summary	
	Total
Payments .	-\$877.00
Credits	\$0.00
Total Payments and Credits	-\$877.00
Detail *Indicates posting date	
Payments	Amount
02/20/18* ELECTRONIC PAYMENT RECEIVED-THANK	-\$877.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
03/08/18 Interest Charge on Purchases	\$530.53
Fotal Interest Charged for this Period	\$530.53

#### **About Trailing Interest**

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

2018 Fees and Inte	erest Totals Year-to-	Date			
otal Fees in 2018			**************************************		Amount \$0.00
otal Interest in 2018				-	\$1,449.71

## **Interest Charge Calculation**

Balance Subject to	Interest Charge
Interest Rate	Charge
\$43,107.83	\$530.53
\$0.00	\$0.00
	\$530.53



## Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

**Available Points** 

200,745

**Questions About Your Account?** 

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americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	January 1, 2018 - January 31, 2018
Opening Points Balance	199,156
New Points Earned	+1,589
Points Redeemed or Adjusted	0
New Points Balance	200,745

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

January 1, 2018 - January 31, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	1,539	0	1,539
Blue Sky Credit Card XXXX-XXXXX0-61018	50	0	50
Total	1,589	0	1,589

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



THOMAS A PICKENS Closing Date 04/06/18

Note changes on reverse side.

0000349990487829378 004248438000091900 04 4

Account Ending 0-63006 **Blue Sky Points New Balance** \$42,484.38 Minimum Payment Due 206,039 \$919.00 05/02/18<sup>‡</sup> Payment Due Date Account Summary <sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by Previous Balance \$42,984.80 the Payment Due Date of 05/02/18, you may have to pay a late fee of up to Payments/Credits -\$1,000.00 \$38.00 and your APRs may be increased to the Penalty APR of 29.99%. **New Charges** +\$0.00 Fees +\$0.00 Interest Charged +\$499.58 **New Balance** Minimum Payment Warning: If you make only the minimum payment each period, \$42,484.38 you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$919.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an \$7,515.62 Available Credit shown on this statement in charges and each month you estimated total of... Cash Advance Limit \$4,000.00 pay... about... Available Cash \$4,000.00 Only the Days in Billing Period: 29 33 years \$93,720 Minimum Payment Due **Customer Care** \$52,858 \$1,468 3 years (Savings = \$40,862)Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. **Customer Care** Pay by Phone See page 2 for important information about your account. 1-888-258-3741 1-800-472-9297 See Page 2 for additional information. See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 5 (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com. Continued on page 3 ↓ Please fold on the perforation below, detach and return with your payment ↓ Payment Coupon Pay by Computer Pay by Phone Account Ending 0-63006 Do not staple or use paper clips americanexpress.com/pbc 1-800-472-9297 Enter 15 digit account # on all payments. Make check payable to American Express. THOMAS A PICKENS Payment Due Date 4514 BLUE MESA WAY 05/02/18 LAS VEGAS NV 89129-2214 New Balance \$42,484.38 Minimum Payment Due \$919.00 **AMERICAN EXPRESS** Check here if your address or BOX 0001 phone number has changed. **Amount Enclosed** LOS ANGELES CA 90096-8000

TP03889

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges.

Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect **Large Print & Braille Statements** Cash Advance at ATMs Inquiries

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950 1-336-393-1111 1-888-258-3741

FAX: 1-800-695-9090 In NY: 1-800-522-1897 1-800-CASH-NOW

To redeem points or for information on 1-866-891-2244 point balance



Website: american express.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

If correct on front, do not use.

- · To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided.

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#### Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 04/06/18

Account Ending 0-63006

Enjoy the convenience and flexibility of **Online Payments**. Choose to pay from up to 9 different bank accounts and securely schedule a payment, even on the day it's due if received prior to 8pm MST.

Visit www.americanexpress.com/onlinepayments to get started.

Payments and Credits	
Summary	
	Total
Payments	-\$1,000.00
Credits	\$0.00
Total Payments and Credits	-\$1,000.00
Detail *Indicates posting date	
Payments	Amount
03/21/18* ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
04/06/18 Interest Charge on Purchases	\$499.58
Total Interest Charged for this Period	\$499.58

## **About Trailing Interest**

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

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$1,949.29

TP03891 AA05695

## Interest Charge Calculation

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	Charge
Purchases	02/06/2016	14.74% (v)	\$42,640.70	\$499.58
Cash Advances	02/06/2016	26.74% (v)	\$0.00	\$0.00
Total				\$499.58
(v) Variable Rate				



p. 5/7

THOMAS A PICKENS Closing Date 04/06/18

Account Ending 0-63006

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

Account information: Your name and account number.

- Dollar amount: The dollar amount of the suspected error.

- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.

 At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

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

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

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

AN/CL/BillingRights/11-2014

#### **Annual EFT Error Resolution Notice**

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

When you contact us, please provide the following information:

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

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

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

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

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

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CL/EFT/11-2014

Notice for residents of Washington State

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

AN/CL/WA/11-2014



# Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

#### **Available Points**

206,039

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	February 1, 2018 - February 28, 2018
Opening Points Balance	200,745
New Points Earned	+5,294
Points Redeemed or Adjusted	0
New Points Balance	206,039

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points 7	ransaction	Detail
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February 1, 2018 - February 28, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card			
Blue Sky Credit Card XXXX-XXXXX0-63006	5,269	O	5,269			
Blue Sky Credit Card XXXX-XXXXX0-61018	25	0	. 25			
Total	5,294	0	5,294			

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



THOMAS A PICKENS Closing Date 05/08/18

Account Ending 0-63006

**Blue Sky Points** New Balance \$42,063.58 Minimum Payment Due 206,039 \$959.00 **Payment Due Date** 06/02/18<sup>‡</sup> **Account Summary** Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/02/18, you may have to pay a late fee of up to Previous Balance \$42,484.38 Payments/Credits -\$1,000.00 \$38.00 and your APRs may be increased to the Penalty APR of 29.99%. New Charges +\$35.00 Fees +\$0.00 Interest Charged +\$544.20 Minimum Payment Warning: If you make only the minimum payment each period, **New Balance** \$42,063.58 you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$959.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$7,936.42 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 about... Available Cash \$4,000.00 Only the Days in Billing Period: 32 33 years \$92,694 Minimum Payment Due **Customer Care** \$52,335 \$1,454 3 years (Savings = \$40,359)Pay by Computer americanexpress.com/pbc If you would like information about credit counseling services, call 1-888-733-4139. **Customer Care** Pay by Phone See page 2 for important information about your account. 1-888-258-3741 1-800-472-9297 See Page 2 for additional information.

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







#### Account Ending 0-63006

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214

Payment Due Date 06/02/18

New Balance \$42,063.58

Minimum Payment Due \$959.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Amount Enclosed

0000349990487829378 004206358000095900 04 H

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges.

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950

1-336-393-1111 1-888-258-3741

FAX: 1-800-695-9090 In NY: 1-800-522-1897 1-800-CASH-NOW

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Payments BOX 0001 LOS ANGELES CA 90096-8000

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	EL PASO, TX
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#### Change of Address

If correct on front, do not use.

- · To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

Please print clearly in blue or black ink only in the boxes provided.

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Website: american express.com

Avoid late fees Save time

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



THOMAS A PICKENS Closing Date 05/08/18

Account Ending 0-63006

Payments and Credits		
Summary		
		Total
Payments		-\$1,000.00
Credits		\$0.00
Total Payments and Credits		-\$1,000.00
Detail *Indicates posting date		
Payments		Amount
04/18/18* THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
New Charges		
Summary		
		Total
DANKA MICHAELS 0-61018	•	\$35.00
Total New Charges		\$35.00
Detail		
DANKA MICHAELS Card Ending 0-61018		_
05/07/18 CR DIGITALMEMBERSHIP	. 800-333-0663 NY	Amount
INFORMATION	. 000-555-0005 NT	\$35.00
Fees		1997 90 A 100 98 d at a late of the 1884 A 144
		Amount
Total Fees for this Period		. \$0.00
Interest Charged		
		Amount
05/08/18 Interest Charge on Purcha	ses	\$544.20
otal Interest Charged for this Period		\$544.20

#### **About Trailing Interest**

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

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$2,493.49

Interest	Charge	Calcu	lation
----------	--------	-------	--------

Transactions Dated	Annual	Balance Subject to	Interes Charg
From To	Rate	Interest Rate	
02/06/2016	14.74% (v)	\$42,094.77	\$544.20
02/06/2016	26.74% (v)	\$0.00	\$0.00
			\$544.20
	From To 02/06/2016	Percentage From To Rate  02/06/2016 14.74% (v)	Percentage         Subject to Interest Rate           02/06/2016         14.74% (v)         \$42,094.77



## Blue Sky Rewards Monthly Statement of Points and Program News

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

206,039

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	March 1, 2018 - March 31, 2018
Opening Points Balance	206,039
New Points Earned	. 0
Points Redeemed or Adjusted	0
New Points Balance	206.039

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

March 1, 2018 - March 31, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 05/08/18

Account Ending 0-63006



# Martha Stewart Makes It Easy To Get Great Wine

Get 15 Wines from Martha's Curated Collection for Only \$6.60 per Bottle

Terms apply.\*



#### MARTHASTEWARTWINE.COM/AMEX

Martha Stewart, one of America's most trusted lifestyle and food experts, has developed a collection of wine exclusively for American Express® Card Members.

- For a limited time, get 15 bottles of international wine from Martha Stewart's curated collection for just \$99 (\$190.36 value) when you pay with any American Express<sup>®</sup> Card from 05/01/18 to 07/01/18
- Includes shipping and a french-designed sommelier corkscrew (\$23.99 value) plus \$25 off your next purchase of \$75 or more
- Highlights include a 97-point Double Gold Medal-winning California Merlot, and a Gold Medal-winning Sauvignon Blanc (See <u>marthastewartwine.com/AMEX</u> to learn more about the wines)
- · Choose from all reds, all whites or the best of both
- This offer comes with no further obligation and a satisfaction guarantee



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Love your wine or we'll replace it for free

# Martha wine co.

Order at MARTHASTEWARTWINE.COM/AMEX or call (888) 212-8197 and mention code MARTHA99

\*Terms and Conditions: Offer valid when you pay with any American Express Credit or Charge Card. Fulfillment of the offer is the sole responsibility of the participating American Express Merchant. Valid on purchases made on marthastewartwine.com/AMEX or when you call (888) 212-8197 and mention code MARTHA99. Offer includes complimentary shipping, packaged corkscrew, and a \$25 voucher off a subsequent purchase of \$75 or more. All orders are reviewed, accepted and fulfilled by licensed retail entities in the industry. Offer void where prohibited. Returns are eligible for store credit; restrictions apply. Visit marthastewartwine.com for shipping and returns policies and additional terms. Delivery not available to: AL, AK, HI, KY, MS, OK, RI, SD, UT, Excludes purchases made at third party websites. Must be 21 years or older to consume alcohol, please drink responsibly. Must be 21 to purchase and receive delivery of alcohol. POID: GARS:0001

American Express® Cards Warmly Welcomed

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We believe that fun should be free. Play games, cheer for your sports team or host an event! We are excited to be a part of the Minder Binder legacy!

#### LODGE AT LIONSHEAD

Luxury condominiums just steps away from the gondola in Vail, Colorado. Reserve today at lodgeatlionshead.com or call 800-962-4399:

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.



THOMAS A PICKENS

Closing Date 06/07/18		Account Ending 0-6300					
New Balance	\$41,566.65	Blue Sky Points					
Minimum Payment Due	\$914.00	206,039					
Payment Due Date	07/02/18 <sup>‡</sup>	Account Summary					
+-							
*Late Payment Warning: If we do r the Payment Due Date of 07/02/18 \$38.00 and your APRs may be incre	not receive your Minimum Payment Due by , you may have to pay a late fee of up to ased to the Penalty APR of 29.99%.	Previous Balance					
	ke only the minimum payment each period, ke you longer to pay off your balance. For	New Balance \$41,566.65 Minimum Payment Due \$914.00					
	off the balance And you will pay an	Credit Limit \$50,000.00					
	off the balance And you will pay an estimated total of	Available Credit \$8,433.35  Cash Advance Limit \$4,000.00  Available Cash \$4,000.00					
Only the Minimum Payment Due	3 years \$91,644	Days in Billing Period: 30					
	\$51,717	Customer Care					
\$1,437	3 years (Savings = \$39,927)	Pay by Computer					
lf you would like information about credit	counseling services, call 1-888-733-4139.	Pay by Computer americanexpress.com/pbc					
See page 2 for important information ab	oout your account.	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297					
See page 5 for a Notice that for Purchases and Balance Tran	your Annual Percentage Rate (APR)	See Page 2 for additional information.					
	Notice About Changes to Your						
cardinember Agreement.	Continued on page 3						
↓ Please fold on the perforation below, deta	ch and return with your payment ↓						
Payment Coupon Do not staple or use paper clips	Pay by Computer americanexpress.com/pbc Pay by 1-800-4	Phone 72-9297 Enter 15 digit account # on all payments. Make check payable to American Express.					
THOMAS A PICKENS 4514 BLUE MESA WA LAS VEGAS NV 89129		Payment Due Date <b>07/02/18</b>					
LAS VEGAS INV 89129	-ZZ 1* <del>1</del>	New Balance <b>\$41,566.65</b>					
		Minimum Payment Due \$ <b>914.00</b>					
	AMERICAN EVEREGO	<i>*</i>					
Check here if your address or phone number has changed. Note changes on reverse side.	AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000	Amount Enclosed					

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0000349990487829378 004156665000091400 04 4

TP03904 AA05708

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges.

Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect **Large Print & Braille Statements** Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244

point balance

1-888-BLUE-741 Hearing Impaired TTY: 1-800-221-9950

1-888-258-3741 1-336-393-1111 FAX: 1-800-695-9090 1-888-258-3741 In NY: 1-800-522-1897

1-800-CASH-NOW



Website: american express.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- · For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.

· Please print clearly in blue or black ink only in the boxes provided.

	erichte M		2725													
Street Address	STREET, STREET,												1	ļ.,		
	Marie Marie	-	1			<u> </u>		1		: !			·			
City, State							!									
Zip Code		-														
Area Code and Home Phone										*		Ĭ 1				
Area Code and Work Phone					**********				100701-00704							
Email			- VIII	 •			 	*********			 				}	

#### Pay Your Bill with AutoPay

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Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 06/07/18

Account Ending 0-63006

See Page 11 for Important information regarding benefits underwritten by AMEX Assurance Company.

Total
-\$1,000.00
\$0.00
-\$1,000.00
Amount
-\$1,000.00
Amount
\$0.00
Amount
\$503.07
\$503.07

interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

e en consultan central central sentima interpresentant protection in composition in a region of the sentimal sentimal pro-	Amoun
Total Fees in 2018	\$0.00
Total Interest in 2018	\$2,996.50

#### **Interest Charge Calculation**

Your Annual Percentage Rat	e (APR) is the annual interest rate o	on your accou	ınt.		
	Transactio	ns Dated	Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	
Purchases	02/06/2016		14.74% (v)	\$41.507.19	\$503.07

Continued on reverse

# **Interest Charge Calculation Continued**

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	Charge
Cash Advances	02/06/2016	26.74% (v)	\$0.00	\$0.00
Total				\$503.07



THOMAS A PICKENS Closing Date 06/07/18

Account Ending 0-63006

# **Notice of Important Changes to Your Account Terms**

We are making a change to your Cardmember Agreement referenced in this notice. We encourage you to read this notice, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

Effective on August 09, 2018, we are increasing the Annual Percentage Rate (APR) for new purchases and new balance transfers.

We are making this change based on your FICO<sup>®</sup> score. Please be assured that your new APR is no higher than the purchase rate that you would receive if you apply for a similar product today.

#### Important Change to Your Account Terms

The following is a summary of the changes that are being made to your account terms. For more information, please refer to the Detail of Changes to Your Cardmember Agreement that can be found on the following page.

These changes will impact your account as follows:

<u>Purchases and balance transfers made on or after August 09, 2018</u>: On August 09, 2018, the APR changes described below will apply to these transactions.

<u>Transactions made before August 09, 2018:</u> Current APRs will continue to apply to these transactions.

	Revised Terms, as of August 09, 2018
Annual Percentage Rate (APR) for	19.49%
Purchases	This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	19.49% for any balance transfer requests we may accept.
	This APR will vary with the market based on the Prime Rate.
	ID 12657

Please see reverse side and the following pages for changes to your Cardmember Agreement and for additional information about how we determined your new APR.

# **Detail of Changes to Your Cardmember Agreement**

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

#### Annual Percentage Rate for Purchases and Balance Transfers

Effective August 09, 2018, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement as follows:

The Annual Percentage Rate (APR) for Purchases and APR for Balance Transfers are deleted and replaced with 19.49%. These APRs will vary with the market based on the Prime Rate.

In addition, on August 09, 2018, we are replacing the APRs and Daily Periodic Rates (DPRs) for Purchases and Balance Transfers in the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement with the following:

Calculating	Rate Description	Prime + Margin	APR	DPR
APRs and DPRs	Purchase	Prime + 14.74%	19.49%	0.0534%
	Balance Transfers	Prime + 14.74%	19.49%	0.0534%

#### How We Determined Your New APR

Your new APR is no higher than the purchase rate you would receive if you apply for a similar product today, based on your FICO score.

#### Reason(s) for Our Decision

We made this decision for the following reason(s):

- Your APRs for purchases and balance transfers are lower than average APRs on similar cards currently offered by American Express for consumers with similar FICO scores.
- · Your FICO credit score as provided by Experian.

#### Information About Your FICO Score

We obtained your FICO score from Experian and used it in making our decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change depending on how the information in your credit report changes. On May 19, 2018, your FICO score was 720. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- · Ratio of balance to limit on bank revolving or other revolving accts too high
- · Proportion of loan balances to loan amounts is too high
- · Amount owed on revolving accounts is too high
- Too few accounts currently paid as agreed
- Too many inquiries last 12 months

If you have any questions about your FICO score or the key factors above, please contact the credit agency listed below.

FICO is a registered trademark of Fair Isaac Corporation in the United States and in other countries.







THOMAS A PICKENS Closing Date 06/07/18

Account Ending 0-63006

#### **Information About Your Consumer Rights**

#### Your Right to Get Your Credit Report

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency identified below. Please know that the consumer reporting agency played no part in our decision and cannot supply you with the specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting them directly. You also have a right to a free copy of your report from the consumer reporting agency if you request it within 60 days after you receive this notice. If you find that any information contained in the consumer report you receive is inaccurate or incomplete, you have the right to dispute the matter directly with the reporting agency.

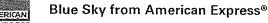
Experian
701 Experian Parkway
PO Box 2002
Allen, TX 75013
8883973742
http://www.experian.com/help/

The creditor for this account is American Express National Bank.

#### Notice to U.S. Residents.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

If you have any questions, please call us at the number on the back of your card. You can also write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.



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AMERICAN EXPRESS

THOMAS A PICKENS Closing Date 06/07/18

Account Ending 0-63006

# Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

	Summary of Changes
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law.
	Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.
About the Plan It feature	Effective September 1, 2018, we are revising this sub-section under About using your card to specify that you will not be able to initiate plans if your Account is cancelled, or if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent.

ID 12654

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

## **Detail of Changes to Your Cardmember Agreement**

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

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

# We may contact you Servicing and Collections If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. Call monitoring We may monitor and record any calls between you and us.

Effective September 1, 2018, the *About the Plan It feature* sub-section of the *About using your card* section in Part 2 of the Cardmember Agreement is amended by deleting the following paragraph:

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate new plans if you enroll into a debt management program, if you make a payment that is returned unpaid, if your Account is delinquent, or if your Account is cancelled. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

And replacing it with the following paragraph:

Your ability to initiate plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.



p. 11/15

THOMAS A PICKENS Closing Date 06/07/18

Account Ending 0-63006

#### Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

# Extended Warranty<sup>1</sup>

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after August 1, 2018, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years\*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years\*, We will increase coverage to provide two (2) additional years of warranty.

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

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

# Purchase Protection<sup>2</sup>

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days\*.

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

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

ID 12648

Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

<sup>2</sup>Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

206,039

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	April 1, 2018 - April 30, 2018
Opening Points Balance	206,039
New Points Earned	0.
Points Redeemed or Adjusted	0
New Points Balance	206,039

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

April 1, 2018 - April 30, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	o	0
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	. 0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 06/07/18

Account Ending 0-63006

# You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

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#### Ravn Alaska

Flying to 120 of Alaska's famous destinations, for business, hunting, fishing or leisure from Anchorage and beyond. Visit flyravn.com or call 800-866-8394.

#### **Caruso Kitchens**

Make your home a relaxing retreat designed for your life. Request a design consultation today. carusokitchens.com or 303-548-2436

#### Vesta

Bold flavors. Inspired dishes. Crafted cocktails in an intimate setting. Make your reservation today at vestadenver.com or call 303-296-1970.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.



THOMAS A PICKENS Closing Date 07/08/18

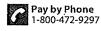
Account Ending 0-63006

New Balance Minimum Payment Due	\$41,210.3 \$964.0	
Payment Due Date	08/02/1	8 <sup>‡</sup> Account Summary
<sup>‡</sup> Late Payment Warning: If we do not re the Payment Due Date of 08/02/18, you \$38.00 and your APRs may be increased	may have to pay a late fee of up:	Previous Balance \$41,566.65 Payments/Credits -\$914.00 New Charges +\$0.00 Fees +\$27.00 Interest Charged +\$530.65
inimum Payment Warning: If you make on u will pay more in interest and it will take yo ample:	aly the minimum payment each p ou longer to pay off your balance.	eriod, For New Balance \$41,210.34 Minimum Payment Due \$964.00
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arges and each month you shown on this sta		
Only the Minimum Payment Due 33 yea	ars \$91,644	Days in Billing Period: 31
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 $\psi\,$  Please fold on the perforation below, detach and return with your payment  $\psi\,$ 

Payment Coupon
Do not staple or use paper clips





#### Account Ending 0-63006

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214

Payment Due Date 08/02/18 New Balance \$41,210.34 Minimum Payment Due \$964.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

\$\_\_\_\_\_ Amount Enclosed

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



Change of Address

**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 Hearing Impaired 1-888-258-3741 TTY: 1-800-221-9950

1-336-393-1111 FAX: 1-800-695-9090 1-888-258-3741 In NY: 1-800-522-1897 1-800-CASH-NOW

Website: american express.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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#### our Bill with AutoPay

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THOMAS A PICKENS Closing Date 07/08/18

Account Ending 0-63006

# You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Payments and Credits	
Summary	
	Total
Payments	-\$914.00
Credits	\$0.00
Total Payments and Credits	-\$914.00
Detail *Indicates posting date	
Payments	Amount
07/03/18* ELECTRONIC PAYMENT RECEIVED-THANK	-\$914.00
Fees	
	Amount
07/02/18 Late Payment Fee	\$27.00
Total Fees for this Period	\$27.00
Interest Charged	
	Amount
07/08/18 Interest Charge on Purchases	\$530.69
Total Interest Charged for this Period	\$530.69

#### **About Trailing Interest**

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

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$27.00
Total Interest in 2018	\$3,527.25

# **Interest Charge Calculation**

То	Percentage Rate 14.99% (v)	Subject to Interest Rate \$41.652.07	Charge \$530.69
	14.99% (v)	\$41,652.07	\$530.69
		+ , 0 3 2 . 0 .	7550.05
	26.99% (v)	\$0.00	\$0.00
			\$530.69
-			



# Blue Sky Rewards Monthly Statement of Points and Program News

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

#### **Available Points**

206,074

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244 International Collect: 1-336-393-1111

Account Summary	May 1, 2018 - May 31, 2018
Opening Points Balance	206,039
New Points Earned	+35
Points Redeemed or Adjusted	0
New Points Balance	206,074

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points Transaction	ı Detail
--------------------	----------

May 1, 2018 - May 31, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXX0-63006	0	0	. 0
Blue Sky Credit Card XXXX-XXXXX0-61018	35	0	35
Total	35	0	35

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



THOMAS A PICKENS Closing Date 08/08/18

Account Ending 0-63006

New Balance	\$46,796.51
Minimum Payment Due	\$1,048.00
Payment Due Date	09/02/18 <sup>‡</sup>

<sup>&</sup>lt;sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/02/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	34 years	\$104,298
\$1,623	3 years	\$58,434 (Savings = \$45,864)

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

- See page 2 for important information about your account.
- (i) Did you know? You can use Plan It to split up large purchases and pay them off over time for a fixed monthly fee and no interest. Plus, still earn rewards on Plan It purchase amounts. Terms apply. Visit americanexpress.com/payitplanit.

Continued on page 3

#### **Blue Sky Points**

206,074

#### **Account Summary**

Previous Balance	\$41,210.34
Payments/Credits	-\$1,000.00
New Charges	+\$6,000.00
Fees	+\$0.00
Interest Charged	+\$586.17

New Balance	\$46,796.51
Minimum Payment Due	\$1,048.00
Credit Limit	\$50,000.00
Available Credit	\$3,203.49
Cash Advance Limit	\$4,000.00
Available Cash	\$3,203.49
Days in Billing Period: 31	

#### **Customer Care**

Pay by Computer americanexpress.com/pbc

Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297

See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc

Pay by Phone 1-800-472-9297

Account Ending 0-63006

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214

Payment Due Date 09/02/18
New Balance \$46,796.51
Minimum Payment Due

Minimum Payment Due \$1,048.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Amount Enclosed

0000349990487829378 004679651000104800 04 H

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

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

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

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

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



**Customer Care & Billing Inquiries** 

Large Print & Braille Statements

International Collect

1-888-BLUE-741 1-888-258-3741 1-336-393-1111 1-888-258-3741 Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 In NY: 1-800-522-1897

Cash Advance at ATMs Inquiries 1-800-CASH-NOW

To redeem points or for information on 1-866-891-2244 point balance



Website: american express.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

If correct on front, do not use.

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

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#### Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 08/08/18

Account Ending 0-63006

# You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

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Payments and Credits			
Summary			
			Total
Payments			-\$1,000.00
Credits			\$0.00
Total Payments and Credits			-\$1,000.00
Detail *Indicates posting date			
Payments			Amount
07/18/18* ELECTRONIC PAYMENT RECEIVED-THANK			-\$1,000.00
New Charges Summary			
			Total
Total New Charges			\$6,000.00
Detail			
THOMAS A PICKENS Card Ending 0-63006			
	· · · · · · · · · · · · · · · · · · ·		Amount
07/13/18 BRUCE I SHAPIRO LTD OP 899000003086145 LEGAL SERVICE	HENDERSON	NV	\$6,000.00
Fees			
	-		Amount
Total Fees for this Period			\$0.00

# Interest Charged

		Amount
08/08/18	Interest Charge on Purchases	\$586.17
Total Intere	st Charged for this Period	\$586.17

#### **About Trailing Interest**

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

2018 Fees and Interest Totals Year-to-Date	***************************************
Total Fees in 2018	Amount \$27.00
Total Interest in 2018	\$4,113.42

# **Interest Charge Calculation**

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	02/06/2016	14.99% (v)	\$46,006.48	\$586.17
Cash Advances	02/06/2016	26.99% (v)	\$0.00	\$0.00
Total				\$586.17
(v) Variable Rate				



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

206,074

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	June 1, 2018 - June 30, 2018
Opening Points Balance	206,074
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	206,074

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

June 1, 2018 - June 30, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.



THOMAS A PICKENS Closing Date 09/07/18

Account Ending 0-63006

New Balance	\$46,435.07
Minimum Payment Due Includes the past due amount of \$48,00	\$1,121.00
Payment Due Date	10/02/18 <sup>‡</sup>

<sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/02/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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

If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	35 years	\$105,623
\$1,611	3 years	\$57,983 (Savings = \$47,640)

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

See page 2 for important information about your account.

 $\overline{\mathbb{V}}$  Your account is past due.



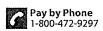
Because your payment was received late, you may have forfeited Blue Sky points. Please call **1-888-258-3741** or visit our website at **www.americanexpress.com/blueskyredeem** for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Continued on page 3

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc



#### Account Ending 0-63006

Payment Due Date

**Amount Enclosed** 

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214

10/02/18 New Balance \$46,435.07 Minimum Payment Due \$1,121.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

0000349990487829378 004643507000112100 04 A

**Blue Sky Points** 

206,074

**Account Summary** 

Previous Balance	\$46,796.51
Payments/Credits	-\$1,000.00
New Charges	+\$23.88
Fees	+\$38.00
Interest Charged	+\$576.68

New Balance	\$46,435.07
Minimum Payment Due	\$1,121.00
Credit Limit	\$50,000.00
Available Credit	\$3,564.93
Cash Advance Limit	\$4,000.00
Available Cash	\$3,564.93
Days in Billing Period: 30	

#### **Customer Care**

Pay by Computer americanexpress.com/pbc

Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297

See Page 2 for additional information.

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 1-888-258-3741

1-336-393-1111 1-888-258-3741 1-800-CASH-NOW

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

In NY: 1-800-522-1897

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

If correct on front, do not use.

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

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#### Pay Your Bill with AutoPay

Website: american express.com

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 09/07/18

Account Ending 0-63006

# You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Payments and Credits			
Summary			
			Total
Payments			-\$1,000.00
Credits			\$0.00
Total Payments and Credits			-\$1,000.00
Detail *Indicates posting date			
Payments			Amount
08/29/18* ELECTRONIC PAYMENT RECEIVED-THANK			-\$1,000.00
New Charges			
Summary			
Tabl Novel			Total
Total New Charges			\$23.88
Detail			
THOMAS A PICKENS Card Ending 0-63006			
Card Ending 0-03000			Amount
08/21/18 GODADDY.COM (480)505-8855	480-505-8855	AZ	\$23.88
Fees			
——————————————————————————————————————		<u> </u>	
	***************************************		Amount
9/02/18 Late Payment Fee			\$38.00
otal Fees for this Period			\$38,00

# **Interest Charged**

4		Amount
09/07/18	Interest Charge on Purchases	\$576.68
Total Intere	st Charged for this Period	\$576.68

#### **About Trailing Interest**

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

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$65.00
Total Interest in 2018	\$4,690,10

# **Interest Charge Calculation**

	Transactions Dat	ed Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	08/09/2018	19.74% (v)	\$20.73	\$0.34
Purchases	02/06/2016 08/08/	2018 14.99% (v)	\$46,742.51	\$576.34
Cash Advances	02/06/2016	26.99% (v)	\$0.00	\$0.00
Total				\$576.68
(v) Variable Rate				



# Blue Sky Rewards Monthly Statement of Points and Program News

#### **Prepared for THOMAS A PICKENS**

Account Number 1M96223394

#### **Available Points**

206,074

#### **Questions About Your Account?**



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	July 1, 2018 - July 31, 2018
Opening Points Balance	206,074
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	206,074

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise: Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

July 1, 2018 - July 31, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 09/07/18

Account Ending 0-63006

# American Express® Cards Warmly Welcomed

#### Taco Bell Hawaii

29 convenient locations statewide. Serving breakfast at select locations. Check out **tacobellhawaii.com** for our featured specials. Live Mas!

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.

### Blue Sky from American Express®

THOMAS A PICKENS

Closing Date	10/08/18				Account l	Ending 0-63006
New Balance Minimum Payme	ent Due		,725.68 ,042.00	Blue Sky P	oints	212,074
Payment Due Da	te	11	/02/18 <sup>‡</sup>	Account Sur	nmary	
the Payment Due Date	ng: If we do not receive you e of 11/02/18, you may have may be increased to the Pe	to pay a late f	ee of up to	Previous Balar Payments/Cre New Charges Fees Interest Charg	nce dits	\$46,435.07 -\$1,300.00 +\$0.00 +\$0.00 +\$590.61
Minimum Payment Warnin you will pay more in interest example:	g: If you make only the mir and it will take you longer t	nimum paymer o pay off your	nt each period, balance. For	New Balance Minimum Pay		\$45,725.68 \$1,042.00
If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about			Credit Limit Available Cred Cash Advance Available Cash	Limit	\$50,000.00 \$4,274.32 \$4,000.00 \$4,000.00
Only the Minimum Payment Due	34 years	:	\$102,833	Days in Billing	Period: 31	
*			\$57,302	Customer Ca	ire	
\$1,592	3 years	(Savii	ngs = \$45,531)	Pay by C	Computer nexpress.com/pt	
If you would like information  See page 2 for important in	about credit counseling sei	-	8-733-4139.	Customer Car	e Pay by Ph	ione
<u></u>				1-888-258-374		
See page 5 for Im	portant Changes to You	ır Account Te	erms.	→ See Page 2	for additional in	formation.
i Important Information Cardmember Agreem www.americanexpre	on: To access the most upent, please log in to your iss.com.	p to date vers Account at	ion of your			
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4514 BLU	A PICKENS E MESA WAY S NV 89129-2214				·	nent Due Date 11/02/18 New Balance \$45,725.68 Payment Due \$1,042.00
Check here if your address phone number has change on reverse	ged. BOX	ERICAN EXPRI ( 0001 ANGELES CA		L	\$	nount Enclosed

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

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

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

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

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

We will charge a fee of 2.70% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior, business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**Customer Care & Billing Inquiries** 

1-888-BLUE-741 1-888-258-3741

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090

In NY: 1-800-522-1897

International Collect 1-336-393-1111
Large Print & Braille Statements 1-888-258-3741
Cash Advance at ATMs Inquiries 1-800-CASH-NOW

To redeem points or for information on 1-866-891-2244 point balance



Website: american express.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

#### **Change of Address**

If correct on front, do not use.

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

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Area Code and Home Phone																
Area Code and Work Phone								i L	1							
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#### Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 10/08/18

Account Ending 0-63006

#### **AMERICAN EXPRESS® PERSONAL LOANS**

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting

american express.com/loanoffer20

### You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Payments and Credits		
Summary		
		Total
Payments		-\$1,300.00
Credits		\$0.00
Total Payments and Credits		-\$1,300.00
Detail *Indicates posting date		
Payments		Amount
09/08/18* CUSTOMER SERVICE PAYM	ENT THANK YOU	-\$100.00
09/12/18* ELECTRONIC PAYMENT REC	EIVED-THANK	-\$1,200.00
Fees		
		Amount
Total Fees for this Period		\$0.00
Interest Charged		
		Amount
10/08/18 Interest Charge on Purchas	es	\$590.61
Total Interest Charged for this Period		\$590.61

#### **About Trailing Interest**

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

2018 Fees and In	terest Totals \	Year-to-Da	te			<u> </u>
Total Fees in 2018	and the standard of the standa		t Polypty Veynot Color, Stock	m milit kinn i i nem ila sain ga	- 1 - 1 - 1 - 1	Amount \$65.00
Total Interest in 2018						 \$5,280.71

### **Interest Charge Calculation**

	Transaction	Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated						Transactions Dated		Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate																																		
Purchases	08/09/2018		19.99% (v)	\$8.15	\$0.14																																	
Purchases	02/06/2016	08/08/2018	15.24% (v)	\$45,567.78	\$590.47																																	
Cash Advances	02/06/2016		27.24% (v)	\$0.00	\$0.00																																	
Total					\$590.61																																	
(v) Variable Rate																																						

THOMAS A PICKENS Closing Date 10/08/18

Account Ending 0-63006

#### Notice of Important Changes to Your Cardmember Agreement

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

	Summary of Changes
Plan Fee (Fixed Finance Charge)	Effective immediately, we are revising this row in the Rates and Fees Table to provide additional clarity that the plan fee for any plan is billed on a monthly basis.
About the Plan It feature	Effective February 1, 2019, we are revising this sub-section under About using your card to specify that you may be able to include multiple qualifying purchases into a single plan, at our discretion.

ID12692

See the following page for the Detail of Important Changes to Your Agreement.

#### **Details of Important Changes to Your Cardmember Agreement**

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

Effective immediately, the *Rates and Fees Table* in Part 1 of the Cardmember Agreement is amended by revising the *Plan Fee (Fixed Finance Charge)* row to add a reference to "monthly" to clarify that the Plan Fee is charged on a monthly basis.

**Effective February 1, 2019**, the *About using your card* section in Part 2 of your Cardmember Agreement is amended by deleting the *About the Plan It feature* sub-section and replacing it with the following:

#### About the Plan It feature

We may offer you Plan It, which allows you to create a payment plan for qualifying purchases, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.

You may use this feature by selecting a qualifying purchase(s) and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase(s), and other factors. When you set up a plan, the purchase(s) will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.

A qualifying purchase for Plan It is a purchase of at least a specified dollar amount and does not include a purchase of cash or cash equivalents, or a purchase subject to Foreign Transaction Fees or any fee owed to us, including Annual Membership fees.

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases into a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the amount of the purchase(s), and your Account history.

Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.



### Blue Sky Rewards Monthly Statement of Points and Program News

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

212,074

#### **Questions About Your Account?**

americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	August 1, 2018 - August 31, 2018
Opening Points Balance	206,074
New Points Earned	+6,000
Points Redeemed or Adjusted	· 0
New Points Balance	212,074

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

#### Did You Know?

Visit american express.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

#### **Points Transaction Detail**

August 1, 2018 - August 31, 2018

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	6,000	0	6,000
Total	6,000	0	6,000

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit www.americanexpress.com or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.

### AMERICAN EXPRESS

#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 11/07/18

Account Ending 0-63006

New Balance	\$45,353.59
Minimum Payment Due	\$1,023.00

Payment Due Date 12/02/18<sup>‡</sup>

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

If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	34 years	\$104,698
\$1,579	3 years	\$56,836 (Savings = \$47,862)

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

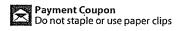
See page 2 for important information about your account.

#### **AMERICAN EXPRESS® PERSONAL LOANS**

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting american express.com/loanoffer20

Continued on page 3

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







Account Ending 0-63006

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

THOMAS A PICKENS 4514 BLUE MESA WAY LAS VEGAS NV 89129-2214 Payment Due Date 12/02/18 New Balance \$45,353.59 Minimum Payment Due \$1,023.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

Amount Enclosed

0000349990487829378 004535359000102300 04 H

TP03943 AA05747

Blue Sky Points

206,098

**Account Summary** 

A	
Previous Balance	\$45,725.68
Payments/Credits	-\$1,042.00
New Charges	+\$94.99
Fees	+\$0.00
Interest Charged	+\$574.92

New Balance	\$45,353.59
Minimum Payment Due	\$1,023.00
Credit Limit	\$50,000.00
Available Credit	\$4,646.41
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00
Days in Billing Period: 30	

#### **Customer Care**

Pay by Computer american express.com/pbc

**Customer Care** Pay by Phone 1-888-258-3741 1-800-472-9297

See Page 2 for additional information.

<sup>&</sup>lt;sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/02/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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

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

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

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

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



**Customer Care & Billing Inquiries** 

Large Print & Braille Statements

Cash Advance at ATMs Inquiries

International Collect

1-888-BLUE-741 1-888-258-3741 Hearing Impaired TTY: 1-800-221-9950 FAX: 1-623-707-4442 In NY: 1-800-522-1897

1-336-393-1111 1-888-258-3741 1-800-CASH-NOW

To redeem points or for information on 1-866-891-2244 point balance

Website: american express.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

Change of Address

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

	garan	TO SERVICE STATE	75										
Street Address	ANTONIO												1
	Marchael						İ			**************************************			
City, State													1
Zip Code					 1								
Area Code and Home Phone				/ nor 11 # 44/	 1	*		 eth de sta et de a					
Area Code and Work Phone					,	 							
Email				 	 					P/800 A. /8 .	******	 ******	

#### Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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

## AMERICAN EXPRESS

#### Blue Sky from American Express®

THOMAS A PICKENS Closing Date 11/07/18

Account Ending 0-63006



#### ON NOV 24, WE'RE ALL FOR SMALL.

Every local shop bads something special to your community. That's why American Express founded Small Business Saturdays' because when ringel business (Burive, we all do. So on Nov 24, let's get up, get out, and Shop Small\*).

Learn more at ShopSmall.com.



Cummon			
Summary			
			Tota
Payments	W-14-14-14-14-14-14-14-14-14-14-14-14-14-		-\$1,042.00
Credits			\$0.00
Fotal Payments and Credits		***************************************	-\$1,042.00
Detail *Indicates posting date			
Payments			Amount
10/31/18* ELECTRONIC PAYMENT RECEIVED-THANK			-\$1,042.00
			·
New Charges			
Summary	*****		
		***************************************	Total
Total New Charges	•		\$94.99
Detail			
THOMAS A PICKENS Card Ending 0-63006			
		•	Amount
0/10/18 Norton Antivirus Renewal 877-294-5265	844-533-1203	CA	\$94.99
Fees			
			Amount
otal Fees for this Period			\$0.00

#### **Interest Charged**

		Amount
11/07/18	Interest Charge on Purchases	\$574.92
Total Intere	st Charged for this Period	\$574.92

#### **About Trailing Interest**

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

2018 Fees and Intere	est Totals Year-to-Date	
		Amount
Total Fees in 2018		\$65.00
Total Interest in 2018		 \$5,855.63

#### **Interest Charge Calculation**

AC.	Transact	ions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	Charge
Purchases	08/09/2018		19.99% (v)	\$92.67	\$1.52
Purchases	02/06/2016	08/08/2018	15.24% (v)	\$45,725.49	\$573.40
Cash Advances	02/06/2016		27.24% (v)	\$0.00	\$0.00
Total					\$574.92
(v) Variable Rate					