## 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 11:31 a.m. Elizabeth A. Brown Clerk of Supreme Court

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

# **APPENDIX**

## Volume XXIII of XXXVII

# ATTORNEYS FOR APPELLANT ATTORNEYS FOR RESPONDENT

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and

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V/AA00844

Declaration of Service

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### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIII 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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Plaintiff's Trial Exhibit 76 - Wells Fargo Checking ending 3436 titled in the names of Thomas A. Pickens and Danka K. Michaels 01/01/2015 through 12/31/15	02/14/2020	XXX/AA07015- 07016	
Plaintiff's Trial Exhibit 78 - Wells Fargo Checking ending 3436 titled in the names of Thomas A. Pickens and Danka K. Michaels 01/01/2016 through 12/31/16	02/14/2020	XXX/AA07017- 07050	
Plaintiff's Trial Exhibit 79 - Wells Fargo Checking ending 3436 titled in the names of Thomas A. Pickens and Danka K. Michaels 01/01/2017 through 12/31/17	02/14/2020	XXX/AA07051	
Plaintiff's Trial Exhibit 80 - Wells Fargo Checking ending 3436 titled in the names of Thomas A. Pickens and Danka K. Michaels 01/01/2018 through 04/30/18	02/14/2020	XXX/AA07052	
Plaintiff's Trial Exhibit 82 - American Express Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/30/10 through 12/15/11	02/14/2020	XXX/AA07053	
Plaintiff's Trial Exhibit 83 - American Express Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/16/11 through 12/14/12	02/14/2020	XXX/AA07054- 07057	
Plaintiff's Trial Exhibit 84 - American Express Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/15/12 through 12/15/13	02/14/2020	XXX/AA07058	
Plaintiff's Trial Exhibit 85 - American Express Statements #72004 Thomas Pickens card #72004 Danka Michaels card #72020 12/16/13 through 12/15/14	02/14/2020	XXX/AA07059	

### CHRONOLOGICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIII 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 11/29/2017

Motion to Dismiss

# ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIII 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 Agreement; and Malicious Abuse of Process; (2) for Summary Judgement Setting Aside Deeds of Real Property and Assignment of LLC

05/13/2019

II/AA00468-

00495

Interest; and (3) for Permission to Submit Points and Authorities in Excess of 30 Pages Pursuant

Appendix of Exhibits to Plaintiff's Response

and Opposition to Defendant's Motion to

Compel Discovery Responses

to EDCR 5.503(e)

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### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIII 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 XXIII OF XXXVII DATE FILED **DESCRIPTION** 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 V/AA00951-02/10/2020 00954 Judicial Notice Pursuant to NRS 47.130

#### ALPHABETICAL INDEX OF APPELLANT'S APPENDIX VOLUME XXIII OF XXXVII DATE FILED **DESCRIPTION** 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 XXIII 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 XXIII OF XXXVII DATE FILED DESCRIPTION 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 XXIII 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

THOMA	S A PICKENS	Accou	nt Ending 0-6	61000		p. 4/
Detail	Continued					
					Foreign Spend	Amount
05/29/13	GODADDY.COM (480)505-8855 (480)505-8855					\$180,28
06/04/13	OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297	CA		,		\$376.02
06/04/13	OFFICE DEPOT 001135 FREMONT RETAIL 891297	CA				\$3.03
O DA	NKA MICHAELS					
Car	d Ending 0-61018				Foreign Spend	Amount
05/08/13	KNITCRAFT INC 0413998164614912 8164614912					\$41.82
05/10/13	WHITE HOUSE BLK MKT FORT MYERS 8888514986 Description Clothing & Accessor	FL				\$126.45
05/14/13	LAS VEGAS N/A	C 2000 SKY HARBOR S MCCARRAN	Carrier: US US YY	Class: U U 00	176.30 Canadian Dollars	\$175.23
	N/A Ticket Number: 03739260243460 Passenger Name: MICHAELS/DANKA Document Type: AGENCY PASSENGER T	ICKET	YY Date of Depa	00 arture: 06/01		
05/19/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	1				<b>\$</b> 75.43
05/19/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	,				\$30.00
05/25/13	AMAZON PRIME 866-557-2820 NV SHIPPINGCLUB	/				\$79.00
05/26/13	CHEVRON TERRIBLE HERLAS VEGAS 0000000000 Description Price FUEL/MISCELLANEOUS \$34.49 003 UNL SUP	NV				\$34.49
05/26/13	JO ANN ETC 1903 1903LAS VEGAS N SEWING & FABRIC STORE	1V				\$66.35
05/28/13	ANNIE'S CATALOG 800-282-6643 TX NEEDLECRAFT	X				\$19.90
05/29/13	WHITE HOUSE BLK MKT FORT MYERS 8888514986 Description Clothing & Accessor	FL				\$225.92
05/29/13	AMAZON MKTPŁACE PMTSAMZN.COM/B MERCHANDISE	ILL WA		And the character of the control of		\$38.94
05/29/13		IV		······		\$34.38
05/30/13	AMAZON MKTPLACE PMTSAMZN.COM/B MERCHANDISE	ILL WA				\$122.04

Continued on next page

THOMAS A PICKENS Closing Date 06/07/13

Account Ending 0-61000

						-	
***************************************						Foreign Spend	Amoun
06/01/13	US AIRWAYS US AIRWAYS	LAS VEGAS N	<b>J</b>				\$60.0
	From:	To:		Carrier:	Class:		
	N/A	N/A		YY	00		
		N/A		YY	00		
		N/A					
				YY	00		
	T	N/A		YY	00		
		: 0372315798357					
	_	e: MICHAELS/DANKA					
		e: UPGRADE CHARGE	***************************************	<del></del>			
06/02/13	US AIRWAYS	PHOENIX AZ					\$89.00
	US AIRWAYS						
	From:	To:		Carrier:	Class:		
	N/A	N/A		YY	00		
		N/A		YY	00		
		N/A		ΥΥ	00		
		N/A		YY	00		
	Ticket Number	0372315941790		• • •	00		
		e: MICHAELS/DANKA					
	_	e: UPGRADE CHARGE					
		·		······································			
06/03/13	MEN'S/WOMEN	00245 24LASVEGAS	NV				\$42.13
···							
06/03/13	WAL-MART STC	DRE#1838 LAS VEGAS	NV				\$22.45
	DISCOUNT STO	RE					
06/04/13	POTTERY BARN	0067 LAS VEGAS	NV				\$110.26
	17660298 8914	5					4
06/04/13	VONS STORE	1688LAS VEGAS	NV				\$93.41
	GROCERY STOR						473.41
06/05/13	MOUNTAINVIEW	W HOSPITA866839912	21 TN				\$619.76
00,00,10	615-344-2404						\$619.76
	Description HCA INC						
	TCA INC						
Fees		······································		···			
					·····		***************************************
*Foreign Trar of the foreign	nsaction Fee is 2.7% o currency charge, See	f the converted US dollar Foreign Currency Charges	amount on page 2.				Amount
5/14/13	DANKA MICHAE	LS	FOREIGN TRANS	SACTION FEE**			\$4.73
			US AIRWAY'S TE	H-TES			41.73
			\$175.23				
			<b>4173.23</b>		****		· · · · · · · · · · · · · · · · · · ·
otal Fees f	or this Period	······································	711.1	***************************************			\$4.73
Intere	st Charged						
· · · · · · · · · · · · · · · · · · ·						***************************************	A
6/07/13	Interest Charge	on Purchases	······································				#417.74
							***************************************
otal Intere	st Charged for th	is Period					\$417.74

Continued on reverse

	2013 Fees and Interest Totals Year-to-Date								
	Amount								
· · · · · · · · · · · · · · · · · · ·	\$4.73								
	\$1,861.57								

Interest	Charge	Calculation
	Ollui go	Outcutation

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	13.24% (v)	\$38,359.95	\$417.74
Cash Advances	25.24% (v)	\$0.00	\$0.00
Total			\$417.74



# Blue Sky Rewards Monthly Statement of Points and Program News

### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

761,071

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



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

Account Summary	April 1, 2013 - April 30, 2013
Opening Points Balance	756,575
New Points Earned	+4,496
Points Redeemed or Adjusted	0
New Points Balance	761,071

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

#### Did You Know?

Blue Savings Program
Enjoy exclusive savings when you use your
Blue Sky Card at select merchants. Visit
www.americanexpress.com/bluesavings
for more details.

Points	Transaction	Detail
--------	-------------	--------

April 1, 2013 - April 30, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-61000	1,216	O	1,216
Blue Sky Credit Card XXXX-XXXXX0-61018	3,280	0	3,280
Total	4,496	0	4,496

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

	Blue Sky Points	\$41,130.95		New Balance			
767,739		\$867.00	Minimum Payment Due				
	Account Summary	08/02/13	Payment Due Date				
\$39,907.60 -\$1,000.00 +\$1,762.91 +\$0.00 +\$460.44	Previous Balance Payments/Credits New Charges Fees Interest Charged	av a late fee of up to	i: If we do not receive your Mii sted above, you may have to p ie APR may be increased to the	the Payment Due Date lis			
\$41,130.95 \$867.00	New Balance Minimum Payment Due	num payment each period, pay off your balance. For	<b>ng:</b> If you make only the mini t and it will take you longer to	nimum Payment Warnir I will pay more in interest mple:			
\$50,000.00 \$8,869.05 \$4,000.00	Credit Limit Available Credit Cash Advance Limit	And you will pay an estimated total of	You will pay off the balance shown on this statement in about	u make no additional ges and each month you 			
\$4,000.00	Available Cash  Days in Billing Period: 31	85,481	32 years	Only the Minimum Payment Due			
	Customer Care	50,075 (Savings = 35,406)	3 years	1,391			
m/pbc	Pay by Computer american express.com/p		n about credit counseling serv	u would like information			
y Phone -472-9297	Customer Care Pay by P 1-888-258-3741 1-800-47		information about your account.	See page 2 for important in			
	See Page 2 for additional i						

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

Payment Coupon
Do not staple or use paper clips



Pay by Phone 1-800-472-9297

Account Ending 0-61000

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

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

Payment Due Date 08/02/13 New Balance \$41,130.95 Minimum Payment Due \$867.00

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

ակարդականակիկարովիկանումիոկակութի AMERICAN EXPRESS BOX 0001 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 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 (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. Pleased on 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 we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

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



**Customer Care & Billing Inquiries** 

InternationalCollect Large Print & Braille Statements **Express Cash** 

1-888-BLUE-741 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

Hearing Impaired

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



Website: american express.com Mobile Site: amexmobile.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
- 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 you 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 07/08/13

Account Ending 0-61000

p. 3/8

rayme	nts and Credits	
Summai	ry	
		Tota
ayments		-\$1,000.00
redits		\$0.00
Total Payme	nts and Credits	-\$1,000.0
Detail	*Indicates posting date	
ayments		Amoun
6/27/13*	THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
New Cl	harges	
Summar	γ	
		Tota
	CKENS 0-61000	\$51.71
<del></del>	AELS 0-61018	\$1,711.20
otal New Ch	larges	\$1,762.91
Detail		
	MASA PICKENS	
لنــا Card ا	Ending 0-61000	<b>A</b>
6/14/13	MICROSOFT *MSN 000800-386-5550 WA	Amount
	800-642-7676	\$19.95
	Description	
	COMPUTER DATA PROCE	
	NETFLIX WWW.NETFLIX.LOS GATOS CA	\$31.76
	WWW.NETFLIX.COM/CC  (A MICHAELS	
	Ending 0-61018	
	-	Amount
5/12/13	POTTERY BARN E-COMMEHOME FURNISH	\$584.61
	180694400000000089145	125.00
5/14/13	POTTERY BARN E-COMMEHOME FURNISH	\$305.60
	182105980000000089145	
	TALBOTS #658 00658SULAS VEGAS NV	\$209.05
	1-800-992-9010	
	AMAZON SERVICES-KIND866-216-1072 WA	\$6.39
	AMAZON SERVICES VINDOGE 216 1072 MA	
	AMAZON SERVICES-KIND866-216-1072 WA DIGITAL	\$13.98
	AMAZON SERVICES-KIND866-216-1072 WA	<b>È1070</b>
	DIGITAL	\$10.39
	ZULILY.COM CLOTHING	\$124.23
	Clothing	4 (67)63
	877-779-5615	

Continued on reverse

		A
		Amoun
06/22/13	CHANEL.COM 0788 PLANO TX 800-550-0005	\$54.05
	Description	
	APPAREL/ACCESSORIES	
06/22/13	ANNIE'S CATALOG 800-282-6643 TX	\$9.93
	PATTERN SUPL	
06/26/13	HERRSCHNERS800713123STEVENS POINT WI	\$118.76
	800-7131239	
06/30/13	AMAZON SERVICES-KIND866-216-1072 WA	\$9.99
	DIGITAL	
06/30/13	AMAZON SERVICES-KIND866-216-1072 WA	\$3.99
	DIGITAL	
07/01/13	JO ANN ETC 1903 1903LAS VEGAS NV	\$16.17
	SEWING & FABRIC STORE	
07/02/13	AMAZON SERVICES-KIND866-216-1072 WA	\$6.83
	DIGITAL HORDY ISSO COLLEGATOR OF THE PROPERTY	
07/02/13	HOBBY-LOBBY #500 000LAS VEGAS NV 2285397933	\$20.16
	Description Price	
	HOBBY SHOPS \$20.16	
07/02/13	PAYPAL*HANDYHANDSI 4029357733 CA	\$101.90
	402-935-7733	4101,20
	Description	
	PROFESSIONAL SEVICE	
07/06/13	BIG LOTS #04501 BIG LAS VEGAS NV	\$23.35
	DISCOUNT STORE Description Price	
	REFER TO RECEIPT \$23.35	
07/08/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA	\$7.99
	MERCHANDISE	37.75
07/08/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA	\$67.57
	MERCHANDISE	407.37
07/08/13	AMAZON.COM AMZN.COM/BILL WA	\$16.26
	MERCHANDISE	
Fees		
		Amount
otal Fees fo	or this Period	\$0.00
Interes	t Charged	
		Amount
7/08/13	Interest Charge on Purchases	\$460.44
	t Charged for this Period	\$460.44

Continued on next page



(v) Variable Rate

# Blue Sky from American Express

THOMAS A PICKENS Closing Date 07/08/13

Interest Charge Calculation

Account Ending 0-61000

p. 5/8

\$460.44

2013 Fees and Interest Totals Year-to-Date			
		Amount	
Total Fees in 2013		\$4.73	
Total Interest in 2013		\$2,322.01	
		*L,JLL.	

Your Annual Percentage Rate (	(APR) is the annual interest rate on your accou <b>Transactions Dated</b>	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
Purchases	04/06/2006	13.24% (v)	\$40,917.08	\$460.44
Cash Advances	04/06/2006	25.24% (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** 

767,739

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	May 1, 2013 - May 31, 2013
Opening Points Balance	761,071
New Points Earned	+6,668
Points Redeemed or Adjusted	0
New Points Balance	767,739

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 De	etail	ı
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May 1, 2013 - May 31, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-61000	2,472	0	2,472
Blue Sky Credit Card XXXX-XXXXX0-61018	4,196	0	4,196
Total	6,668	0	6,668

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 08/08/13

Account Ending 0-61000

New Balance	\$44,855.32
Minimum Payment Due	\$928.00
Payment Due Date	09/02/13

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

**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	33 years	93,355
1,517	3 years	54,610 (Savings = 38,745)

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

See page 2 for important information about your account.

Blue Sky Points	
	771,617

Account Summary	
Previous Balance	<b>\$</b> 41,130.95
Payments/Credits	-\$1,000.00
New Charges	+\$4,240.50
Fees	+\$0.00
Interest Charged	+\$483.87

\$44,855.32 \$928.00	
\$50,000.00 \$5,144.68	
\$4,000.00 \$4,000.00	

#### **Customer Care**

Pay by Computer americanexpress.com/p	bc
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Pay by Phone 1-800-472-9297 **Customer Care** 1-888-258-3741

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 0-61000

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

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

Payment Due Date 09/02/13 New Balance \$44,855.32 Minimum Payment Due \$928.00

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

0000349990487829378 004485532000092800 04 A

p. 1/8

**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. Pleased on 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 process. amount you request. Payments using such services of ours received after 6:00 p.m. MST may not be credited until the next day.

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

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

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

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

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



**Customer Care & Billing Inquiries** 

InternationalCollect Large Print & Braille Statements Express Cash

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: 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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Street Address	eraldiscus.							
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City, State		1			· · · · · · · · · · · · · · · · · · ·	i		****
Zip Code			· · · · · · · · · · · · · · · · · · ·					 
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Area Code and Work Phone			:	 				
Email							***************************************	 

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- · Avoid late fees
- Save time

September and

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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.



# Blue Sky from American Express

THOMAS A PICKENS Closing Date 08/08/13

Account Ending 0-61000

	-
Payments and Credits	The second secon
Summary	
	Total
Payments	-\$1,000.00
Credits	\$0.00
Total Payments and Credits	-\$1,000.00
Detail *Indicates posting date	
Payments	Amount
07/29/13* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
New Charges	
Summary	
	Total
THOMAS A PICKENS 0-61000	\$2,501.64
DANKA MICHAELS 0-61018 Total New Charges	\$1,738.86
Tournew charges	\$4,240.50
Detail	
THOMAS A PICKENS	
Card Ending 0-61000	_
07/09/13 OFFICE DEPOT 005125 SIGNAL HILL CA	Amount
RETAIL 891297	\$118.62
07/14/13 MICROSOFT *MSN 000800-386-5550 WA	\$19.95
800-642-7676	
Description COMPUTER DATA PROCE	
07/15/13 EL MONTE RV HQR EL MONTE CA	**500
5624834954	\$150.00
07/20/13 NETFLIX WWW.NETFLIX.LOS GATOS CA	\$31.76
WWW.NETFLIX.COM/CC	
07/24/13 OFFICE DEPOT 005125 SIGNAL HILL CA RETAIL 891297	\$443.62
07/29/13 ALLSTATE PAYMENT INSURANCE	£1.635.01
7873750520130729 60062	\$1,625.91
07/31/13 OFFICE DEPOT 005125 SIGNAL HILL CA	\$111.78
RETAIL 891297	
DANKA MICHAELS Card Ending 0-61018	
Card Linding 0-01010	Amount
07/08/13 VONS STORE 1688LAS VEGAS NV	Amount
GROCERY STORE	\$20.00
07/08/13 VONS STORE 1688LAS VEGAS NV	\$60.23
GROCERY STORE	
17/13/13 POTTERY BARN E-COMMEHOME FURNISH	\$515.64
198638220000000089145	

Continued on reverse

Detail	Continued	
····		Amount
07/18/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$125.64
07/20/13	ANNIES 8002826643 800-282-6643 IN CRAFT MATERI	\$23.93
07/20/13	PAYPAL *JAVORIDESIG 4029357733 CA 402-935-7733 Description PROFESSIONAL SEVICE	\$55.00
07/21/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$38.81
07/27/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$91.85
07/30/13	JO ANN ETC 1903 1903LAS VEGAS NV SEWING & FABRIC STORE	\$165.31
07/31/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$35.97
08/03/13	AMAZON SERVICES-KIND866-216-1072 WA DIGITAL	\$7.69
08/04/13	#06016 ALBERTSONS 00LAS VEGAS NV 7028384322	\$99.24
08/05/13	NORTHSTYLE 877-756-4075 MA SHIRTS/GIFTS	\$499.55
Fees		
		Amount
Total Fees f	or this Period	\$0.00
Interes	st Charged	
		Amount
08/08/13	Interest Charge on Purchases	\$483.87
otal Intere	st Charged for this Period	\$483.87
2013 F	ees and Interest Totals Year-to-Date	
Total Fees	n 2013	Amount \$4.73
Total Intere	est in 2013	\$2,805.88



# Blue Sky from American Express

THOMAS A PICKENS Closing Date 08/08/13

Account Ending 0-61000

p. 5/8

# Interest Charge Calculation

Transactions Dated	Annual	Balance Subject to Interest Rate	Interest Charge
From To	Percentage Rate		
04/06/2006	13.24% (v)	\$42,999.26	\$483.87
04/06/2006	25.24% (v)	\$0.00	\$0.00
			\$483.87
	From To 04/06/2006	From         To         Percentage Rate           04/06/2006         13.24% (v)	From         To         Percentage Rate         Subject to Interest Rate           04/06/2006         13.24% (v)         \$42,999.26



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

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

771,617

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

americanexpress.com

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

Account Summary	June 1, 2013 - June 30, 2013
Opening Points Balance	767,739
New Points Earned	+3,878
Points Redeemed or Adjusted	0
New Points Balance	771,617

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, 2013 - June 30, 2013	
New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card	
Blue Sky Credit Card XXXX-XXXXX0-61000	1,839	0	1,839	
Blue Sky Credit Card XXXX-XXXXX0-61018	2,039	0	2,039	
Total	3,878	0	3,878	

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

p. 8/8



THOMAS A PICKENS Closing Date 09/06/13

Account Ending 0-61000

p. 1/10

New Balance		\$44,694.90	Blue Sky Points	
Minimum Payme	ent Due	\$918.00		773,380
Payment Due Da	ate	10/02/13	Account Summary	
the Payment Due Date lis	: If we do not receive your Mii sted above, you may have to p e APR may be increased to the	av a late fée of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$44,855.32 -\$3,119.90 +\$2,483.19 +\$0.00 +\$476.29
linimum Payment Warni ou will pay more in interes kample:	ng: If you make only the mini t and it will take you longer to	mum payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$44,694.90 \$918.00
you make no additional larges and each month you	You will pay off the balance shown on this statement in	And you will pay an estimated total of	Credit Limit Available Credit	\$50,000.00 \$5,305.10
y	about		Cash Advance Limit Available Cash	\$4,000.00 \$4,000.00
Only the Minimum Payment Due	33 years	93,027	Days in Billing Period: 29	
1,512	3 years	54,414 (Savings = 38,613)	Customer Care	
you would like information	n about credit counseling serv	ices, call 1-888-733-4139.	Pay by Computer americanexpress.com/p	bc
See nace 2 for important i	nformation about your account.		Customer Care Pay by Pl	

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See Page 7 for Important Changes to Your Account Terms and

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc

Pay by Phone 1-800-472-9297

See Page 2 for additional information

Account Ending 0-61000

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

| Մորքութ|||Մույիքոլիք#|Ագորհո|Մոքիլը||||-ոքինոլիերի THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 10/02/13 New Balance \$44,694.90 Minimum Payment Due \$918.00

Check here if your address of phone number has changed Note changes on reverse side.	1.
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**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.

Placed on tend past-dated charks at they will be deposited upon receint. Any restrictive language on a payment we accept will have no effect on 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 figure cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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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

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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Street Address	35544550 35545555	i Terripolis			 	1								 	
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THOMAS A PICKENS Closing Date 09/06/13

Account Ending 0-61000

Sumi			
	mary		
			Tota
Payment	is .		-\$3,000.00
Credits			
	AS A PICKENS 0-61000		\$0.00
	A MICHAELS 0-61018  ments and Credits		-\$119.90
			-\$3,119.90
Detai	*Indicates posting date		
Payment	5		Amount
08/30/13*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
Credits			
09/05/13	DANKA MICHAELS	NORTHSTYLE 877-756-4075 MA	Amount
		CATALOG MERCHANDISE	-\$119.90
New	Charges		
Sumn	iary		
			Total
	A PICKENS 0-61000		\$1,166.77
	CHAELS 0-61018 Charges		\$1,316.42
Otalites	Charges		\$2,483.19
Detail			
PRE TI	IOMAS A PICKENS		·····
	ard Ending 0-61000		
			Amount
8/14/13	MICROSOFT *MSN 000800-386-5550	) WA	Amount
8/14/13	MICROSOFT *MSN 000800-386-5550 800-642-7676	) WA	<b>Amount</b> \$19.95
8/14/13	800-642-7676 Description	) WA	
	800-642-7676 Description COMPUTER DATA PROCE	) WA	
	800-642-7676 Description COMPUTER DATA PROCE NETFLIX WWW.NETFLIX.LOS GATOS	O WA	
8/20/13	800-642-7676  Description  COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS  WWW.NETFLIX.COM/CC	CA	\$19.95
8/20/13	800-642-7676 Description COMPUTER DATA PROCE NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC OFFICE DEPOT 005125 SIGNAL HILL		\$19.95
8/20/13 8/26/13	800-642-7676 Description COMPUTER DATA PROCE NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297	CA CA	\$19.95 \$31.76
8/20/13 8/26/13	800-642-7676 Description COMPUTER DATA PROCE NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297 OFFICE DEPOT 005125 SIGNAL HILL	CA	\$19.95 \$31.76
8/20/13 8/26/13 8/26/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297	CA CA	\$19.95 \$31.76 \$393.98
8/20/13 8/26/13 8/26/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL	CA CA	\$19.95 \$31.76 \$393.98
8/20/13 8/26/13 8/26/13 9/03/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297	CA CA	\$19.95 \$31.76 \$393.98 \$38.86 \$414.82
8/20/13 8/26/13 8/26/13 9/03/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL	CA CA	\$19.95 \$31.76 \$393.98 \$38.86
8/20/13 8/26/13 8/26/13 9/03/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  REPUBLIC SERVICES TR866-576-5548	CA CA	\$19.95 \$31.76 \$393.98 \$38.86 \$414.82
8/20/13 8/26/13 8/26/13 9/03/13 9/05/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  REPUBLIC SERVICES TR866-576-5548 009789752 85054 UTILITIES  NKA MICHAELS	CA CA	\$19.95 \$31.76 \$393.98 \$38.86 \$414.82
000	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  REPUBLIC SERVICES TR866-576-5548 009789752 85054 UTILITIES	CA CA	\$19.95 \$31.76 \$393.98 \$38.86 \$414.82
8/20/13 8/26/13 8/26/13 9/03/13 9/05/13	800-642-7676 Description COMPUTER DATA PROCE  NETFLIX WWW.NETFLIX.LOS GATOS WWW.NETFLIX.COM/CC  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  OFFICE DEPOT 005125 SIGNAL HILL RETAIL 891297  REPUBLIC SERVICES TR866-576-5548 009789752 85054 UTILITIES  NKA MICHAELS	CA CA	\$19.95 \$31.76 \$393.98 \$38.86 \$414.82

Continued on reverse

Detail	Continued	
		Amount
08/13/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$77.06
08/17/13	ANNIES 8002826643 800-282-6643 IN CRAFT MATERI	\$23.93
08/19/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	\$116.66
08/19/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	\$71.98
08/21/13	CHANEL.COM 0788 PLANO TX 800-550-0005 Description APPAREL/ACCESSORIES	\$140.53
08/23/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$98.72
08/24/13	AMAZON SERVICES-KIND866-216-1072 WA DIGITAL	\$14.96
08/31/13	BIG LOTS #04501 BIG LAS VEGAS NV DISCOUNT STORE Description Price REFER TO RECEIPT \$173.82	\$173.82
09/02/13	DOMINO'S PIZZA 7470 LAS VEGAS NV 7349303030 Description RESTAURANT CHARGES	\$25.50
09/04/13	CHICO S-DIRECT #801 FORT MYERS FL 8888554986 Description Clothing & Accessor	\$82.15
09/04/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$189.57
Fees		
·		Amount
Fotal Fees f	or this Period	\$0.00
Interes	t Charged	
		Amount
09/06/13	Interest Charge on Purchases	\$476.29
fotal Intere	t Charged for this Period	\$476.29
2013 F	ees and Interest Totals Year-to-Date	
Total Fees i Total Intere		Amount \$4.73 \$3,282.17



p. 5/10

THOMAS A PICKENS Closing Date 09/06/13

Account Ending 0-61000

culation			
PR) is the annual interest rate on your accoun Transactions Dated	Annual	Balance	Interes
From To	Percentage Rate	Subject to Interest Rate	Charge
04/06/2006	13.24% (v)	<b>\$</b> 45,244.37	\$476.29
04/06/2006	25.24% (v)	\$0.00	\$0.00
			\$476.29
	Transactions Dated From To 04/06/2006	PR) is the annual interest rate on your account.  Transactions Dated Annual Percentage From To Rate  04/06/2006 13.24% (v)	PR) is the annual interest rate on your account.  Transactions Dated Annual Balance Percentage Subject to Rate Interest Rate  04/06/2006 13.24% (v) \$45,244.37

THOMAS A PICKENS Closing Date 09/06/13

Account Ending 0-61000

Important Changes to Your Account Terms
We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and other account terms can be found after the summary chart.

	Summary of Changes
Using the Card	You may choose to store your Card account number and expiration date with certain merchants from whom you make purchases periodically. We are updating your Cardmember Agreement to clarify that we may tell these merchants if your expiration date or card number changes or if your account is cancelled. Currently, we only provide this information to certain merchants whom you have authorized to bill you at regular intervals.
Your Agreement for Transferring Funds Electronically (the "EFT Agreement")	We are making changes to the EFT Agreement to clarify that it applies to all bank accounts (not just consumer bank accounts).
Oklahoma Insurance Disclosure for Car Rental Loss and Damage Insurance Policy	We have added an insurance notice for Oklahoma residents regarding insurance fraud.

See the following page for Detailed Changes

S1693

BP/CLNDWCR/0913

#### **Detail of Changes to Your Agreements**

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the "EFT Agreement"), and the Car Rental Loss and Damage Insurance Policy governing this account (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements 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 Cardmembers 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.

#### Using the Card

Effective immediately, the second paragraph of the *Using the Card* section in Part 2 of your Cardmember Agreement is deleted in its entirety and replaced with the following:

"You may arrange for certain merchants 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 if your expiration date or card number changes or if your account is cancelled. You must notify the merchants directly if you want them to stop charging your Account."

#### Your Agreement for Transferring Funds Electronically

Effective immediately, the fifth sentence of the *Words we use in this agreement* Section of your EFT Agreement is hereby deleted and replaced with the following:

"Your bank account is the bank account you use to pay for any transactions you make through the service."

# Car Rental Loss and Damage Insurance Policy Change to Policy for Residents of Oklahoma:

We are making Important Changes to your Car Rental Loss and Damage Insurance policy ("Policy") underwritten by AMEX Assurance Company.

Effective immediately, the following section is hereby added after the How Benefits are Paid section:

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

Form Number: CRLDIAE0612OK"

S1693

BP/CLNDWCR/0913



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

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

773,380

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

americanexpress.com

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

Account Summary	July 1, 2013 - July 31, 2013
Opening Points Balance	771,617
New Points Earned	+1,763
Points Redeemed or Adjusted	0
New Points Balance	773,380

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
Market St. A. B. C. Santalan Co.		

July 1, 2013 - July 31, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-61000	52	0	52
Blue Sky Credit Card XXXX-XXXXX0-61018	1,711	0	1,711
Total	1,763	0	1,763

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

p. 10/10



THOMAS A PICKENS Closing Date 10/08/13

Account Ending 0-63006

p. 1/10

New Balance Minimum Paym	ent Due	`. ·	.485.85 143.00	Blue Sky Points	777,623
Payment Due Da	ite	11.	/02/13	Account Summary	
the Payment Due Date li	: If we do not receive your Mi ted above, you may have to p e APR may be increased to the	nav a late fee n	funto	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$44,694.90 -\$2,327.58 +\$8,531.29 +\$0.00 +\$587.24
inimum Payment Warni u will pay more in interes ample:	ng: If you make only the mini and it will take you longer to	imum paymen pay off your b	nt each period, palance. For	New Balance Minimum Payment Due	\$51,485.85 \$1,143.00
ou make no additional arges and each month you /	You will pay off the balance shown on this statement in about	And you w estimated t	ill pay an total of	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000.00 \$0.00 \$4,000.00
Only the Minimum Payment Due	34 years	1	07,196	Days in Billing Period: 32	\$0.00
1,741	3 years		52,682 qs = 44,514)	Customer Care	
ou would like information	about credit counseling serv	ices, call 1-888	3-733-4139.	Pay by Computer american express, com/p	obc
See page 2 for important i	nformation about your account.			Customer Care Pay by P 1-888-258-3741 1-800-47	hone
would like to receive	limit as of the closing date email alerts about paymer gn up at americanexpress	nts, spending	ment. If you g or fraud	See Page 2 for additional in	nformation
See Page 7 for Impo	rtant Information about	Your Reware	d Program		
Please fold on the perforatio	n below, detach and return with	ı your payment	<b>+</b>		
Payment Coupon Do not staple or use pape	Pay by Compter clips americanexpre		Pay by Pho 1-800-472-9		
THOMAS 9517 QN	հվեսի[իլիկիլիդիդիկիս A PICKENS CHARLOTTE DR	1[[[[]]]]]	1	Pay	ment Due Date 11/02/13
LAS VEG/	\S NV 89145-8673				New Balance \$51,485.85
			j		m Payment Due

լկիրիկովիկիրհանկիննիավիկինկրկիկիկիկ AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

0000349990487829378 005148585000114300 04 4

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

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

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

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

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

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

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

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



**Customer Care & Billing Inquiries** 

International Collect Large Print & Braille Statements Express Cash

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

1-888-BLUE-741 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: 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
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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 10/08/13

Account Ending 0-63006

Sumn	nary		
			Tota
Payment	\$		-\$1,500.00
Credits			
THOMA	AS A PICKENS 0-63006		-\$717.02
	MICHAELS 0-61018		-\$110.56
Total Pay	ments and Credits		-\$2,327.58
Detail	*Indicates posting date		
Payments			Amount
10/01/13*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,500.00
Credits			Amount
09/17/13	THOMAS A PICKENS	PAYPAL *ARIESLIMOUSBRONX NY	-\$284.36
09/17/13	THOMAS A PICKENS	PAYPAL *ARIESLIMOUSBRONX NY	-\$279.52
09/17/13	THOMAS A PICKENS	PAYPAL *ARIESLIMOUSBRONX NY	-\$153.14
09/11/13	DANKA MICHAELS	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-\$99.71
09/21/13	DANKA MICHAELS	WILLIAMS-SONOMA 0569LAS VEGAS NV 00568575 89145	-\$10.85
New Summ	Charges		
Odillill	ion y		T1
THOMAS A	PICKENS 0-63006		Total \$6,068.11
	CHAELS 0-61018		\$2,463.18
Total New			\$8,531.29
Detail			
О ТН	OMAS A PICKENS rd Ending 0-63006		
-			Amount
9/06/13	EL MONTE RV HQR EL MONTE 5624834954	CA	\$4,961.98
9/15/13	MICROSOFT *MSN 000800-386-5550 800-642-7676	D WA	\$19.95
<i>31</i> (3) (3	Description		
	COMPUTER DATA PROCE	MV	
	COMPUTER DATA PROCE PAYPAL *ARIESLIMOUS BRONX	NY	\$284.36
	COMPUTER DATA PROCE	NY	\$284.36
	COMPUTER DATA PROCE  PAYPAL *ARIESLIMOUS BRONX 402-935-2244	NY	\$284.36
9/17/13	COMPUTER DATA PROCE  PAYPAL *ARIESLIMOUS BRONX 402-935-2244 Description SERVICES (NOT ELSEW PAYPAL *ARIESLIMOUS BRONX	NY	\$284.36 \$279.52
9/17/13	COMPUTER DATA PROCE PAYPAL *ARIESLIMOUS BRONX 402-935-2244 Description SERVICES (NOT ELSEW		

Continued on reverse

	Continued	
		Amount
09/17/13	PAYPAL *ARIESLIMOUS BRONX NY 402-935-2244 Description SERVICES (NOT ELSEW	\$153.14
09/18/13	EL MONTE RV HQR EL MONTE CA 5624834954	\$337.40
09/20/13	NETFLIX WWW.NETFLIX.LOS GATOS CA WWW.NETFLIX.COM/CC	\$31.76
(A)	NKA MICHAELS	
[] Cai	d Ending 0-61018	
		Amount
09/06/13	CHEVRON PWI #906-BEABEAVER UT 4354385276	\$9.84
	Description Price FUEL/MISCELLANEOUS \$9.84	
09/06/13	SPORT CHALET 2028 00LAS VEGAS NV	\$151.28
	8888019162 Description GENERAL MERCHANDISE	
09/11/13	AMAZON SERVICES-KIND866-216-1072 WA DIGITAL	\$8.97
09/14/13	ANNIES 8002826643 800-282-6643 IN	\$23.93
	CRAFT MATERI	
09/19/13	AMAZON SERVICES-KIND866-216-1072 WA DIGITAL	\$24.99
09/20/13	WILLIAMS-SONOMA 0569LAS VEGAS NV 24013394 89145	\$64.85
09/20/13	MOUNTAINVIEW HOSPITA8668399121 TN 615-344-2404 Description HCA INC	\$873.82
09/20/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$115.42
09/21/13	SPORT CHALET 2028 00LAS VEGAS NV 8888019162 Description GENERAL MERCHANDISE	\$21.61
09/21/13	EL POLLO LOCO RESTAULAS VEGAS NV 7026582112 Description RESTAURANT CHARGES	\$54.05
09/22/13	DESERT BIRKENSTOCK 1LAS VEGAS NV 7026388008 Description Price SHOE STORE \$263.77	\$263.77
09/27/13	VONS STORE 1688LAS VEGAS NV GROCERY STORE	\$179.31
09/28/13	PANERA BREAD #04085 LAS VEGAS NV 7028715999	\$30.87
09/29/13	THE HOME DEPOT 3315 LAS VEGAS NV 999-999-9999	\$158.76

Continued on next page





THOMAS A PICKENS Closing Date 10/08/13

Account Ending 0-63006

09/29/13	COSTCO WHSE #0685 00LAS VEGAS NV	Amoun
03/23/13	7023522050	\$332.78
09/29/13	SMITHS FOOD #4347 00LAS VEGAS NV	\$15.00
	8666111979 Description Price	
	Description Price GROCERY STORES \$15,00	
10/02/13	AM GREETINGS*ECARDPLMEMBERSHIP	\$29.99
	457088100 44144	425.55
10/04/13	VONS STORE 1688LAS VEGAS NV	\$42.69
	GROCERY STORE	
10/04/13	VONS STORE 1688LAS VEGAS NV	\$10.00
10/05/112	GROCERY STORE	
10/05/13	JO ANN ETC 1903 1903LAS VEGAS NV SEWING & FABRIC STORE	\$41.57
10/08/13	AMAZON SERVICES-KIND866-216-1072 WA	to.co
, 0, 00. 15	DIGITAL	\$9.68
Fees		
		Amount
otal Fees (	or this Period	\$0.00
Intere	st Charged	
		Amount
0/08/13	Interest Charge on Purchases	\$587.24
otal Intere	st Charged for this Period	\$587.24
2012 E	ees and Interest Totals Year-to-Date	
2013 F	ees and interest rotals real-to-pate	***
÷ . 15	<u>. 1850</u> - Maria Maria da Barandaria de Carandaria de Cara	Amount
Total Fees	in 2013 est in 2013	\$4.73
	ant in 3013	\$3,869.41

Interest Charge Cal	culation				
our Annual Percentage Rate (APR) is the annual interest rate on your accoun Transactions Dated			Annual	Balance	Interest
	From	То	Percentage Rate	Subject to Interest Rate	Charge
Purchases	04/06/2006		13.24% (v)	\$50,554.54	<b>\$</b> 587.24
Cash Advances	04/06/2006		25.24% (v)	\$0.00	\$0.00
Total					\$587.24
(v) Variable Rate		***************************************			



THOMAS A PICKENS Closing Date 10/08/13

Account Ending 0-63006

#### Important Information About Your Rewards Program

Effective with billing periods beginning on or after February 1, 2014, we are making some changes to how you can get statement credits on eligible travel purchases on your Blue Sky<sup>®</sup> Card from American Express. These changes are summarized below.

We are extending how long you have to redeem your points for eligible travel purchases.

Time to Redeem	Instead of 60 days, you will have 6 billing cycles from the Closing Date
	shown on the billing statement on which the purchases first appears.

We are making changes to the eligible travel purchases towards which you can apply \$100 statement credits.

You will no longer be able to apply \$100 statement credits for purchases at commuter railways & trains.

To get \$100 state	ement credits for:				
Airlines	Airfare must be for a scheduled flight on a passenger carrier.  (Charter flights and private jet flights are excluded)				
Hotels	The purchase must be for a hotel stay. (Timeshares, banquets and events are excluded)				
Car rentals	The purchase must be for a car rental made directly with a car rental company that is included on our list of select major car rental companies, which is available at <a href="mailto:americanexpress.com/rewards-info">americanexpress.com/rewards-info</a> .				
Other travel purchases	Other travel purchases must be from a cruise line, a travel agency, or a tour operator.				
Please visit <u>americanexpress.com/rewards-info</u> for more information about rewards.					

We determine if travel purchases qualify for statement credits by using merchant codes. Each merchant is typically assigned a code based on what they primarily sell. A purchase will be eligible for a statement credit if the merchant uses a code that is eligible for statement credits.

See Detail of Changes to the Supplement to the Cardmember Agreement on the reverse side of this page.

S0103

BP/BLUESKY/1013

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

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement. This notice formally amends the Agreement as described below. 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 Cardmembers 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.

#### How to Redeem Points

Effective with your first billing period that begins on or after February 1, 2014, the language under "Statement credits on travel purchases" in the *How to redeem points* section of the Supplement to the Cardmember Agreement (the "Supplement") is deleted and replaced with the following:

"You can redeem points in increments of 7,500 for eligible travel purchases. For each 7,500 points increment you receive a \$100 statement credit that can be applied toward an eligible travel purchase, up to the amount of the travel purchase. For example, if you have a \$153 charge for a car rental, you can redeem 7,500 points for a \$100 credit or 15,000 points for a \$153 credit. *Eligible travel purchases* are: airfare for a scheduled flight on a passenger carrier, hotel stays (excluding timeshares, banquets and events), car rentals from select major car rental companies listed at americanexpress.com//rewards-info, and other purchases from an online travel site, cruise lines, travel agencies and tour operators.

You must redeem points within 6 billing cycles of the Closing Date shown on the billing statement on which the purchases first appears.

You must pay any amount due on the travel purchase by the required date.

You cannot combine charges for travel purchases on your billing statements. If a merchant processes your purchases as more than one charge, you will not be able to combine them."

S0103

BP/BLUESKY/1013



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

777,623

**Questions About Your Account?** 

americanexpress.com

1-866-891-2244 InternationalCollect: 1-336-393-1111

Account Summary	August 1, 2013 - August 31, 201		
Opening Points Balance	773,380		
New Points Earned	+4,243		
Points Redeemed or Adjusted	0		
New Points Balance	777.623		

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, 2013 - August 31, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-61000	2,503	0	2,503
Blue Sky Credit Card XXXX-XXXXX0-61018	1,740	0	1,740
Total	4,243	0	4,243

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

p. 10/10



THOMAS A PICKENS

New Balance		\$52,889.36	Blue Sky Points	
	. =			770.000
Minimum Payme	ent Due	\$1,180.00		779,989
Payment Due Da	ate	12/02/13	Account Summary	
1-4- D				
the Payment Due Date lis	If we do not receive your Noted above, you may have to	Ainimum Payment Due by	Previous Balance Payments/Credits	\$51,485.85 -\$2,000.00
\$35.00 and your Purchas	e APR may be increased to the	he Penalty APR of 27,24%.	New Charges •	+\$2,838.7
·	•	•	Fees	+\$0.0
			Interest Charged	+\$564.7
inimum Payment Warni	ng: If you make only the mit and it will take you longer	nimum payment each perio	1.1	\$52,889.3
cample:	talla it will take you longer	to pay on your balance. For	Minimum Payment Due	\$1,180.0
you make no additional narges and each month you	You will pay off the balance shown on this statement in	And you will pay an	Credit Limit Available Credit	\$50,000.00 \$0.00
iarges and each month you iy	about	estimated total of	Cash Advance Limit	\$4.000.00
Only the			Available Cash	\$0.00
Minimum Payment Due	34 years	109,981	Days in Billing Period: 30	
1,789	3 years	64,391 (Savings = 45,590)	Customer Care	
Your account is over	information about your accour limit as of the closing da email alerts about paym	te of this statement. If ve	Customer Care Pay by F 1-888-258-3741 1-800-47 Ou See Page 2 for additional i	2-9297
protection, you can s	ight up at amendanexpre.	33.60117 116163.		
	on below, detach and return wi	ith your payment ↓ puter	-472-9297 Enter account number of	
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Please fold on the perforation  Payment Coupon Do not staple or use pap              THOMAS 9517 QN	Pay by Compercipe Pay by Compe	ith your payment ↓ puter press.com/pbc Pay b	Enter account number of Make check payable to A	yment Due Date 12/02/13 New Balance \$52,889.36

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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 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. Pleasedo 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 accounts. If we cannot collect the funds electronically we may less than the process to the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset accounts. we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

**Customer Care & Billing Inquiries** 

InternationalCollect Large Print & Braille Statements Express Cash

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

1-888-BLUE-741 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

Hearing Impaired

Website: americanexpress.com

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

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

Changeo	f Address
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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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- Save time

Deduct your payment from your bank account automatically each month

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THOMAS A PICKENS Closing Date 11/07/13

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
10/24/13* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charges	
Summary	
	Total
THOMAS A PICKENS 0-63006	\$121.70
DANKA MICHAELS 0-61018 Fotal New Charges	\$2,717.02
Ostinew Charges	\$2,838.72
Detail	
THOMAS A PICKENS	
Card Ending 0-63006	
0/15/13 MICROSOFT *MSN 0000800-386-5550 WA	Amount
0/20/13 NETFLIX WWW.NETFLIXLOS GATOS CA	\$19.95 \$31.76
0/26/13 NORTON ANNUAL RENEW877-294-5265 CA	\$69.99
DANKA MICHAELS	402.27
Card Ending 0-61018	
	Amount
0/08/13 HERRSCHNERS800713123STEVENS POINT WI 800-7131239	\$105.75
0/10/13 ANNIE'S CATALOG 800-282-6643 TX	*C0.00
NEEDLECRAFT	\$59.80
0/12/13 #06016 ALBERTSONS 00LAS VEGAS NV	\$173.22
7028384322	
0/12/13 ANN* CRAFT MATERI CRAFT MATERI .	\$23.93
0/13/13 COSTCO WHSE #0685 00LAS VEGAS NV 7023522050	\$213.90
0/14/13 WILLIAMS-SONOMA 0569LAS VEGAS NV 25469098 89145	\$224.26
0/18/13 ANNIE'S CATALOG 800-282-6643 TX NEEDLECRAFT	\$202.40
0/19/13 · CLAIM JUMPER-SUMMERLLAS VEGAS NV RESTAURANT	\$64.91
0/20/13 #06016 ALBERTSONS 00LAS VEGAS NV 7028384322	\$69.21

Continued on reverse

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			Amoun
10/30/13	#06016 ALBERTSONS 00LAS VEGAS 7028384322	NV	\$97.1
11/03/13	COSTCO WHSE #0685 00LAS VEGAS 7023522050	NV	\$277,53
1/03/13	SHAGGY CHIC INC 702-951-0000 USFC89145		\$55.00
11/06/13	BOOKMYAWARD 8007640250 MGMT/CONSULTING/PR Description CONSULTING SERVICES	CA	\$1,150.00
Fees		M4.	
			Amount
fotal Fees	for this Period		\$0.00
Intere	st Charged		
			Amount
1/07/13	Interest Charge on Purchases		\$564.79
otal Inter	est Charged for this Period		\$564.79

rest Totals Year-to-Date	
	Amount
	\$4.73
	\$4,434.20
	erest Totals Year-to-Date

# **Interest Charge Calculation**

	Transactions Dated	Annual	Balance	Interest Charge
	From To	Percentage Rate	Subject to Interest Rate	
Purchases	04/06/2006	13.24% (v)	\$51,862.74	\$564.79
Cash Advances	04/06/2006	25.24% (v)	\$0.00	\$0.00
Total				\$564.79
(v) Variable Rate				,



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

779,989

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

americanexpress.com

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

Account Summary	September 1, 2013 - September 30, 2013
Opening Points Balance	777,623
New Points Earned	+2,366
Points Redeemed or Adjusted	0
New Points Balance	779,989

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**

September 1, 2013 - September 30, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	1,167	0	1,167
Blue Sky Credit Card XXXX-XXXXX0-61018	1,199	0	1,199
Total	2,366	0	2,366

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

p. 6/6



THOMAS A PICKENS

New Balance		\$50,466.81	Blue Sky Points	
Battanian and Danis	( D			787,69
Minimum Paym	ent Due	\$1,100.00		707,03
Payment Due Da	ate	01/02/14	Account Summary	
Late Payment Warning	g: If we do not receive your M	Ainimum Payment Due by	Previous Balance	\$52,889.3
the Payment Due Date li	isted above, you may have to	pay a late fee of up to	Payments/Credits	-\$5,702.4
\$35.00 and your Purchas	se APR may be increased to the	ne Penalty APR of 27.24%.	New Charges	+\$2,693.3
			Fees	+\$0.0
			Interest Charged	+\$586.5
nimum Payment Warni	ing. If you make anhythe mi			<b></b>
u will pay more in interes	ing: if you make only the mil st and it will take you longer t	nimum payment each period, to pay off your balance. For	New Balance	\$50,466.8
ample:	,	,,	Minimum Payment Due	\$1,100.0
ou make no additional	You will pay off the balance	And you will pay an	Credit Limit	\$50,000.0
arges and each month you	shown on this statement in	estimated total of	Available Credit	\$0.0
<i>!</i>	about		Cash Advance Limit Available Cash	\$4,000.0
Only the	34 years	\$105,111		\$0.0
Minimum Payment Due	on years		Days in Billing Period: 31	
\$1,707	3 years	\$61,441 (5avings=\$43,670)	Customer Care	
ou would like information	n about credit counseling se	rvices, call 1-888-733-4139.	Pay by Computer american express.com/p	bc
See page 2 for important i	information about your accoun	it.	Customer Care Pay by P. 1-888-258-3741 1-800-473	
Your account is over	rlimit as of the closing da email alerts about payme	te of this statement. If you	See Page 2 for additional in	formation
	sign up at americanexpres			
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**Customer Care & Billing Inquiries** 

InternationalCollect 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 -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: 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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THOMAS A PICKENS Closing Date 12/08/13

Account Ending 0-63006

	nary				
					Tota
Payments	5				-\$5,500.00
Credits					
THOMA	AS A PICKENS 0-63006				\$0.0
	MICHAELS 0-61018	T-7111711			-\$202.4
otal Pay	ments and Credits				-\$5,702.4
Detail	*Indicates posting date	****			
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2/02/13*	THOMAS A PICKENS	ELECTRONIC PAY	MENT RECEIVED	D-THANK	-\$3,000.00
redits					Amoun
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ANKA MI	CHAELS 0-61018				
	Charges				
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Detail					\$2,693.34
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Detail DA Cai	NKA MICHAELS rd Ending 0-61018 BA.COM USA USA BRITISH AIRWAYS	LONDON GATWICK APT	BA	В	\$2,693.34 Amount
Detail DA Car	NKA MICHAELS rd Ending 0-61018 BA.COM USA USA BRITISH AIRWAYS From:		BA YY	B 00	\$2,693.34 Amount
Detail DA Car	NKA MICHAELS rd Ending 0-61018 BA.COM USA USA BRITISH AIRWAYS From:	LONDON GATWICK APT N/A	BA	В	\$2,693.3 <i>i</i> Amoun
Detail DA Car	BA.COM USA USA BRITISH AIRWAYS From: LAS VEGAS MCCARRAN  Ticket Number: 12585042: Passenger Name: PICKENS	LONDON GATWICK APT N/A N/A N/A 43534 /THOMAS MR	BA YY YY	B 00 00 00	\$2,693.3 <i>i</i> Amoun
Detail DA Cai	BA.COM USA USA BRITISH AIRWAYS From: LAS VEGAS MCCARRAN  Ticket Number: 12585042	LONDON GATWICK APT N/A N/A N/A 43534 /THOMAS MR	BA YY YY YY	B 00 00 00	\$2,693.3 <i>i</i> Amoun
Detail DA Cai	BA.COM USA USA BRITISH AIRWAYS From: LAS VEGAS MCCARRAN  Ticket Number: 12585042: Passenger Name: PICKENS Document Type: PASSENG BA.COM USA USA BRITISH AIRWAYS	LONDON GATWICK APT N/A N/A N/A 43534 /THOMAS MR SER TICKET	BA YY YY YY Date of Depa	B 00 00 00 arture: 02/05	\$2,693.34 Amoun \$476.20
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Detail DA Cai	BA.COM USA USA BRITISH AIRWAYS From: LAS VEGAS MCCARRAN  Ticket Number: 12585042: Passenger Name: PICKENS Document Type: PASSENG BA.COM USA USA BRITISH AIRWAYS From:	LONDON GATWICK APT N/A N/A A3534 /THOMAS MR SER TICKET  To: LONDON GATWICK APT N/A	BA YY YY YY Date of Depa  Carrier: BA YY	B 00 00 00 erture: 02/05 Class: B	\$2,693.34 Amoun \$476.20
Detail DA Cai	BA.COM USA USA BRITISH AIRWAYS From: LAS VEGAS MCCARRAN  Ticket Number: 12585042: Passenger Name: PICKENS Document Type: PASSENG BA.COM USA USA BRITISH AIRWAYS From:	LONDON GATWICK APT N/A N/A A3534 /THOMAS MR SER TICKET  To: LONDON GATWICK APT N/A N/A	BA YY YY YY Date of Depa  Carrier: BA YY YY	B 00 00 00 arture: 02/05 Class: B 00	\$2,693.34 Amoun \$476.20
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11/06/13	BA.COM USA USA BRITISH AIRWAYS				\$394.2
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	Ticket Number: 12585042		Date of Dep	arture: 02/11	
	Passenger Name: PICKEN! Document Type: PASSEN		·		
1/06/13	BA.COM USA USA				\$394.2
	BRITISH AIRWAYS				
	From:	To:	Carrier:	Class:	
	VIENNA	LONDON HEATHROW AP	BA	В	
		DENVER INTL APT	BA	В	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 12585042	43542	Date of Dep	arture: 02/11	
	Passenger Name: MICHAE Document Type: PASSENG		·		
2/03/13	BA.COM USA USA BRITISH AIRWAYS				\$476.20
	From:	T	<b>.</b> .		
		To:	Carrier:	Class:	
	PHOENIX SKY HARBOR	LONDON HEATHROW AP	BA	В	
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		N/A	YY	00	
	T. 1 . 11 . 1	N/A	YY	00	
	Ticket Number: 125850511 Passenger Name: PICKENS Document Type: PASSENG	/THOMAS MR	Date of Depa	orture: 02/05	
2/03/13	BA.COM USA USA				\$476.20
	BRITISH AIRWAYS				\$470.20
	From:	To:	Carrier:	Class:	
	PHOENIX SKY HARBOR	LONDON HEATHROW AP	BA	B	
		N/A	YY	00	
		N/A	YY		
		N/A	YY	00	
	Ticket Number: 125850510			00	
	Passenger Name: MICHAEL Document Type: PASSENG	.S/DANKA MRS	Date of Depa	rture: 02/05	
Fees					
1 665					***************************************
ntal Feec 6	or this Period		· · · · · · · · · · · · · · · · · · ·		Amount
vari ces i	or this relion		-,		\$0.00
Interes	t Charged				
					Amount
/08/13	Interest Charge on Purchas	es			\$586.51
tal Interes	st Charged for this Period	***************************************			\$586.51
*		····			420.

Continued on next page



THOMAS A PICKENS Closing Date 12/08/13

Account Ending 0-63006

p. 5/8

2013 Fees and Interest Totals Year-to-Date					
	Amount				
Total Fees in 2013	\$4.73				
Total Interest in 2013	\$5,020.71				

# Interest Charge Calculation

Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
From To			
04/06/2006	13.24% (v)	\$52,120.24	\$586.51
04/06/2006	25.24% (v)	\$0.00	\$0.00
			\$586.51
	From To 04/06/2006	From         To         Percentage Rate           04/06/2006         13.24% (v)	From         To         Percentage Rate         Subject to Interest Rate           04/06/2006         13.24% (v)         \$52,120.24



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

787,694

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	October 1, 2013 - October 31, 2013
Opening Points Balance	779,989
New Points Earned	+7,705
Points Redeemed or Adjusted	0
New Points Balance	787,694

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**

October 1, 2013 - October 31, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	5,351	0	5,351
Blue Sky Credit Card XXXX-XXXXX0-61018	2,354	0	2,354
Total	7,705	0	7,705

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

12/09/13 - 12/08/14

[Bates TP03428 - TP03512]



THOMAS A PICKENS Closing Date 01/08/14

the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.  Salinimum Payment Warning: If you make only the minimum payment each period, ou will pay more in interest and it will take you longer to pay off your balance. For a largers and each month you argue as a shown on this statement in about.  Only the Minimum Payment Due  33 years  \$56,516 \$1,570  3 years  \$56,516 \$56,516 \$56,516 \$56,516 \$50,000.00  Available Cash \$3,578.71  Days in Billing Period: 31  Customer Care  Payments/Credits \$46,421.25  Mew Balance Minimum Payment Due  \$599,000  Available Cash \$3,578.71  Days in Billing Period: 31  Customer Care  Pay by Phone 1-888-258-3741  1-800-472-9297  See Page 2 for additional information	New Balance Minimum Paym	ent Due	\$46,421.29 \$992.00		790,533
the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.  Alinimum Payment Warning: If you make only the minimum payment each period, rou will pay more in interest and it will take you longer to pay off your balance. For example:  Alinimum Payment Warning: If you walk pay off the balance warning in the payment of you will pay an harges and each month you shown on this statement in about  Only the will pay make no additional harges and each month you shown on this statement in about  Only the will pay make no additional harges and each month you shown on this statement in about  15.50 3 years \$56,516 (Savings = \$40,094)  You would like information about credit counseling services, call 1-888-733-4139.  See page 2 for important information about your account.  Payment Coupon  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  Payment Coupon  Pay by Phone 1-888-258-3741 1-800-472-9297  Payment Coupon  Payment Coupon  Pay by Phone 1-888-258-3741 1-800-472-9297  Account Ending 0-63006  Enter account number on all documents. Make check payable to American Express. Make check payable to	Payment Due Date 02/02/14		Account Summary		
Minimum Payment Due  Sp92.00  Available Credit Limit Sp0,000.00  Available Credit Limit Sp0,000  Available Credit Limit Sp0,000  Available Credit Limit Sp0	the Payment Due Date lis	sted above, you may have to	pay a late fee of up to	6. Payments/Credits New Charges Fees	\$50,466.81 -\$4,952.40 +\$373.88 +\$0.00 +\$533.00
And you will pay an estimated total of  Available Credit \$3,578.71  Cash Advance Limit \$4,000.00 Available Cash \$3,578.71  Cash Advance Limit \$4,000.00 Available Cash \$3,578.71  Days in Billing Period: 31  Customer Care  Pay by Computer  americanexpress.com/pbc  Pay by Phone Do not staple or use paper clips  Payment Coupon Do not staple or use paper clips  Pay by Computer  americanexpress.com/pbc  Pay by Computer  americanexpress.com/pbc  Pay by Phone 1-800-472-9297  Account Ending 0-63006  Enter account number on all documents.  Make check payable to American Express  Payment Du Date 9517 ON CHARLOTTE DR LAS VEGAS NV 89145-8673	ou will pay more in interes	ng: If you make only the min t and it will take you longer to	imum payment each pe o pay off your balance. I	e ' II	\$46,421.29 \$992.00
Only the Minimum Payment Due 33 years \$96,610  \$1,570 3 years \$56,516 (Savings = \$40,094)  Fyou would like information about credit counseling services, call 1-888-733-4139.  See page 2 for important information about your account.  Pay by Computer americanexpress.com/pbc  Customer Care  Pay by Phone 1-888-259-3741 1-800-472-9297  See Page 2 for additional information  Payment Coupon Do not staple or use paper clips americanexpress.com/pbc  Pay by Computer 1-800-472-9297  Account Ending 0-63006 Enter account number on all documents. Make check payable to American Express  Ill Ill Ill Ill Ill Ill Ill Ill Ill Il	harges and each month you	shown on this statement in		Available Credit  Cash Advance Limit	\$50,000.00 \$3,578.71 \$4,000.00
Pay by Computer americanexpress.com/pbc   Pay by Phone   1-808-258-3741   1-800-472-9297     Pay by Computer   1-800-472-9297     Pay by Phone   1-800-472-9297     Pay by Pho		33 years	\$96,610	11	\$3,578.71
Payment Coupon Do not staple or use paper clips  Pay by Computer americanexpress.com/pbc  Pay by Phone 1-800-472-9297  Pay by Phone	\$1,570	3 years		Customer Care	
Payment Coupon Do not staple or use paper clips  Pay by Computer americanexpress.com/pbc  Pay by Phone 1-800-472-9297  Pay by Phone 1-800-472-9297  Enter account number on all documents. Make check payable to American Express	you would like information	n about credit counseling ser	vices, call 1-888-733-413		m/pbc
Payment Coupon Do not staple or use paper clips  Pay by Computer americanexpress.com/pbc  Pay by Phone 1-800-472-9297  Enter account number on all documents. Make check payable to American Express.	See page 2 for important i	nformation about your account	<u>.</u>	1-888-258-3741 1-800	-472-9297
Payment Coupon Do not staple or use paper clips  Pay by Computer americanexpress.com/pbc  Pay by Phone 1-800-472-9297  Enter account number on all documents. Make check payable to American Express.	Please fold on the perforation	on below, detach and return wirl	h vaur navment ↓		
Do not staple or use paper clips americanexpress.com/pbc 1-800-472-9297 Enter account number on all documents.  Make check payable to American Express.	Payment Coupon	Pay by Comp	outer Pa		nt Ending 0-63006
THOMAS A PICKENS         Payment Due Date           9517 QN CHARLOTTE DR         02/02/14           LAS VEGAS NV 89145-8673         New Balance	. , ,	er clips americanexpr	ress.com/pbc 1-	800-472-9297 Enter account number	er on all documents.
New Balance	THOMAS 9517 QN	A PICKENS CHARLOTTE DR	<b>Կ</b>    թիմհոկլի		
		A C NIV 001 4C 0677		1	

եվկիիկլը Արտելիկ Արտերարելի ինկին անկիս AMERICAN EXPRESS

BOX 0001 LOS ANGELES CA 90096-8000

0000349990487829378 004642129000099200 04 A

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

Amount Enclosed

p. 1/6

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. Pleased on ont 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 cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

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



**Customer Care & Billing Inquiries** 

InternationalCollect 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: 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.

	P PARTY	700027923s			
Street Address	Sept.	Andrew Charles and Company			
	CT-022-0				
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- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

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



THOMAS A PICKENS Closing Date 01/08/14

Account Ending 0-63006

p. 3/6

**Payments and Credits** Summary Total Payments -\$4,000.00 Credits THOMAS A PICKENS 0-63006 \$0.00 DANKA MICHAELS 0-61018 -\$952.40 **Total Payments and Credits** -\$4,952.40 Detail \*Indicates posting date **Payments** Amount 12/10/13\* THOMAS A PICKENS **ELECTRONIC PAYMENT RECEIVED-THANK** -\$2,000.00 12/30/13\* THOMAS A PICKENS **ELECTRONIC PAYMENT RECEIVED-THANK** -\$2,000.00 Credits Amount 12/10/13 DANKA MICHAELS BRITISH AIRWAYS USA USA -\$476.20 **BRITISH AIRWAYS** From: To. Carrier: Class: N/A N/A 00 N/A ΥY 00 N/A YY 00 00 Ticket Number: 1258504243534 Passenger Name: PICKENS/THOMAS MR Document Type: SUPPORTED REFUND 12/10/13 DANKA MICHAELS BRITISH AIRWAYS USA USA -\$476.20 BRITISH AIRWAYS From: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A ΥΥ 00 N/A YY 00 Ticket Number: 1258504243535 Passenger Name: MICHAELS/DANKA MRS Document Type: SUPPORTED REFUND **New Charges** Summary Total DANKA MICHAELS 0-61018 \$373.88 **Total New Charges** \$373.88 Detail **DANKA MICHAELS** Card Ending 0-61018 Amount 12/14/13 ANN\* **CRAFT MATERI** \$23.93 **CRAFT MATERI** 12/19/13 AMERICASTESTKITCHE 800-526-8442 \$49.95 MAGAZINE

Continued on reverse

THOMA	AS A PICKENS	Account Ending 0-63006	p. 4/8
Detail	Continued		
			Amount
12/31/13	BOOKMYAWARD 8007640250 MGMT/CONSULTING/PR Description CONSULTING SERVICES	CA	\$300.00
Fees			
	***************************************		Amount
Total Fees	for this Period		\$0.00
Intere	st Charged		
			Amount
01/08/14	Interest Charge on Purchases		\$533.00
Total Inter	est Charged for this Period		\$533.00
2014 F	ees and Interest Totals Y	ear-to-Date	
T-1-15-		., .	Amount
Total Fees	in 2014 rest in 2014		\$0.00
· Jun milei	est II 2014		\$533.00

Interest Charge Calculation					
Your Annual Percentage Rate (A	(PR) is the annual interest rate on <b>Transactio</b>		Annual	Balance	Interest
	From	То	Percentage Rate	Subject to Interest Rate	Charge
Purchases	04/06/2006		13.24% (v)	<b>\$</b> 47,365.44	\$533.00
Cash Advances	04/06/2006		25.24% (v)	\$0.00	\$0.00
Total					\$533.00
(v) Variable Rate					



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

790,533

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	November 1, 2013 - November 30, 201	
Opening Points Balance	787,694	
New Points Earned	+2,839	
Points Redeemed or Adjusted	0	
New Points Balance	790,533	

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 1	ransactior	ı Detail
----------	------------	----------

November 1, 2013 - November 30, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	122	0	122
Blue Sky Credit Card XXXX-XXXXX0-61018	2,717	0	2,717
Total	2,839	0	2,839

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.comor 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 02/05/14

Account Ending 0-63006

New Balance	\$45,464.95
Minimum Payment Due	\$918.00
Payment Due Date	03/02/14

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

**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	33 years	\$94,660
\$1,538	3 years	\$55,352 (Savings = \$39,308)

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

See page 2 for important information about your account.

Blue Sky Points	
	793,023

	Account Summary		
	Previous Balance	\$46,421.29	
	Payments/Credits	-\$2,500.00	
	New Charges	+\$1,075.31	
	Fees	+\$0,00	
-	Interest Charged	+\$468.35	

\$50,000.00 \$4,535.05
\$4,000.00 \$4,000.00

#### **Customer Care**

Pay by Computer american express.com/pbc		
Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297		
1-888-258-3741 1-800-472-9297		
See Page 2 for additional information		

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

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

|hdp:|hdliphoppinion|hdp:|hdp:|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdliphoppinion|hdlip

Payment Due Date
03/02/14

New Balance
\$45,464.95

Minimum Payment Due
\$918.00

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

Amount Enclosed

0000349990487829378 004546495000091800 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 U5 bank and payable in U5 dollars, or with a negotiable instrument payable in U5 dollars and clearable through the U5 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 U5 dollars and clearable through the U5 banking system. If we accept payment in a foreign currency, we will convert it into U5 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 day.

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

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

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

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

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

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



**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 -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: 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.

S. Carrier	MINISTER STATE							
Street Address	d				1	an and another twee		
Juect Madiess					ا المراجعة والمحروبية	l.,		
			1				Andrew Communication and the second	
City, State		3	† ;				i	
The Code	A company of the first and the						the or the water a court of the court	
Zip Code								
Area Code and Home Phone								
Area Code and Work Phone					<u> </u>			
Email			Annual Page Congress of the	. The Market Property			We will also a sub-acceptant	
		Committee of the second second	A.S				on the company of the same of the same	WITHOUT IN THE

#### 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 02/05/14

Account Ending 0-63006

p. 3/8

Paymont	ts and Credits				
Summary					
<u> </u>					
Payments					-\$2,500.00
Credits					\$0.00
Total Payments	s and Credits				-\$2,500.00
Detail •	ndicates posting date				
Payments					Amount
01/29/14* TH	IOMAS A PICKENS	ELECTRONIC PAY	MENT RECEIVED	D-THANK	-\$2,500.00
New Cha	rasc		·		
Summary					
y				<u> </u>	Total
THOMAS A PICK	ENS 0-63006				\$208.74
DANKA MICHAEI	LS 0-61018		·		\$866.57
Total New Char	ges				\$1,075.31
Detail			****		
THOMA	S A PICKENS	***************************************			
Card End	ding 0-63006				
24/24/24					Amount
	DDADDY.COM SCOTTSD.	ALE AZ			\$208.74
E3	MICHAELS ling 0-61018				
					Amount
	.COM USA USA				\$40.00
	ITISH AIRWAYS	<b>-</b>		t	
	om: INDON HEATHROW AP	To: VIENNA	Carrier: BA	Class: B	
	ADDITIENT MON A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
Tic	ket Number: 125850658	9739	Date of Depa	arture: 02/06	
	ssenger Name: MICHAEL: Icument Type: PASSENGI				
01/16/14 ITU	JNES MUSICUSA ITUNCU				\$24.99
	JNES MUSIC STORE				
	ITISH AIRWAYS USA USA ITISH AIRWAYS				\$70.29
Fro	om:	To:	Carrier:	Class:	
VIE	NNA	LONDON HEATHROW AP	BA	В	
		LAS VEGAS MCCARRAN	BA	В	
		N/A	YY	00	
		N/A	YY	00	
	ket Number: 125850733		Date of Depa	orture: 02/11	
	ssengerName: PICKENS/				
Do	cument Type: ADDITION	AL CULLECTION			

Continued on reverse

					Amount
01/29/14	BRITISH AIRWAYS USA USA	<b>\</b>			\$70.29
	BRITISH AIRWAYS				
	From:	To:	Carrier:	Class:	
	VIENNA	LONDON HEATHROW AP	BA	В	
		LAS VEGAS MCCARRAN	BA	В	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 125850733		Date of Dep	arture: 02/11	
	Passenger Name: MICHAEL				
	Document Type: ADDITION	IAL COLLECTION			
01/29/14	BARNES&NOBLE MEMBER I	NEW YORK NY			\$25.00
	8662387323				
	Description				
	B Membership Renewa				
2/03/14	CORNERSTONE WELLNESS	800-230-9052			\$24.00
	800-230-9052				7-1100
02/04/14	BA.COM USA USA				\$40.00
	BRITISH AIRWAYS				VV.0F¢
	From:	To:	Carrier:	Class:	
	LONDON HEATHROW AP	VIENNA	BA	В	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 125850758	2510	Date of Depa	arture: 02/07	
	Passenger Name: MICHAELS	S/DANKA MRS			
	Document Type: ADDITION	AL COLLECTION			
02/04/14	BA.COM USA USA				\$40.00
	BRITISH AIRWAYS				
	From:	To:	Carrier:	Class:	
	LONDON HEATHROW AP	VIENNA	BA	В	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 125850758		Date of Depa	rture: 02/07	
	PassengerName: PICKENS/1				
	Document Type: PASSENGE	R TICKET			
2/04/14	US AIRWAYS 800-428-4	322 AZ			\$15.00
	US AIRWAYS				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0372179662	2698			
	PassengerName: PICKENS/T				
	Document Type: UPGRADE	CHARGE			
2/04/14	US AIRWAYS 800-428-4	322 AZ			\$15.00
	US AIRWAYS				,
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0372179662	699			
	Passenger Name: MICHAELS	/DANKAKATARI			
	Document Type: UPGRADE	CHADGE			

Continued on next page



THOMAS A PICKENS Closing Date 02/05/14

Account Ending 0-63006

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	Continued				
					Amoun
02/04/14	US AIRWAYS 800-428- US AIRWAYS	-4322 AZ			\$211.0
	From:	To:	Carrier:	Class:	
	LAS VEGAS MCCARRAN	PHOENIX SKY HARBOR	US	L	
	a to the to meet another	N/A	YY	00	
		N/A	YY		
				00	
	Tieles Merchan 027224500	N/A	YY	00	
	Ticket Number: 037234508		Date of Depa	rture: 02/05	
	Passenger Name: PICKENS/ Document Type: PASSENG				
02/04/14	US AIRWAYS 800-428- US AIRWAYS				\$211.00
	From:	To:	Carrier:	Class:	
	LAS VEGAS MCCARRAN	PHOENIX SKY HARBOR	US	Class:	
	THE AFOUR MICCUITAIN	N/A			
			YY	00	
		N/A	YY	00	
	T11.11 1 mm	N/A	YY	00	
	Ticket Number: 037234508 PassengerName: MICHAEL Document Type: PASSENG	S/DANKAKATARI	Date of Depa	rture: 02/05	
02/04/14	BOOKMYAWARD 8007	640250 CA	······································		\$80,08
	MGMT/CONSULTING/PR				*****
	Description				
	CONSULTING SERVICES				
Fees					
				***************************************	Amoun
Total Fees 1	for this Period				\$0.00
1					
intere	st Charged				
					Amount
2/05/14	Interest Charge on Purchas	es			\$468.35
otal intere	est Charged for this Period				\$468.35
2014 F	ees and Interest T	otals Year-to-Dat	е		
					Amount
					\$0.00
Total Fees	in 2014				<b>\$0.00</b>
	in 2014 est in 2014				\$1,001.35

Interest Charge Calculation								
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  Transactions Dated Annual Balance Interest Processing Services (APR) is the annual interest rate on your account.								
	From To	Percentage Rate	Subject to Interest Rate	Charge	Charge			
Purchases	04/06/2006	13.24% (v)	\$46,079.76	\$468.35				
Cash Advances	04/06/2006	25.24% (v)	\$0.00	\$0.00				
Total		77.77.77.77		\$468.35				
(v) Variable Rate								



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

### Prepared for THOMAS A PICKENS

Account Number 1M96223394

### **Available Points**

793,023

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

americanexpress.com

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

Account Summary	December 1, 2013 - December 31, 2013
Opening Points Balance	790,533
New Points Earned	+2,490
Points Redeemed or Adjusted	0
New Points Balance	793,023

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**

December 1, 2013 - December 31, 2013

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 5ky Credit Card XXXX-XXXXX0-63006	0	0	0
Blue Sky Credit Card XXXX-XXXXX0-61018	2,490	0	2,490
Total	2,490	0	2,490

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

Account Ending 0-63006

p. 1/9

Closing Date 03/07/14 **Blue Sky Points New Balance** \$41,260.27 Minimum Payment Due 452,845 \$869.00 **Payment Due Date** 04/02/14 **Account Summary** Late Payment Warning: If we do not receive your Minimum Payment Due by Previous Balance \$45,464.95 the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%. Payments/Credits -\$5,447.60 **New Charges** +\$781.99 Fees +\$0.00 interest Charged +\$460.93 **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 \$41,260.27 Minimum Payment Due \$869.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$8,739.73 charges and each month you shown on this statement in estimated total of... pay... about... Cash Advance Limit \$4,000.00 Available Cash \$4,000.00 Only the 32 years \$85,771 Days in Billing Period: 30 Minimum Payment Due \$50,233 **Customer Care** \$1,395 3 years (Savings = \$35,538)If 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 about your account. 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

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

Payment Coupon
Do not staple or use paper clips Payment Coupon

Pay by Computer american express.com/pbc



#### Account Ending 0-63006

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

<u>դիլի Որդիլիի հեռի գիտիլիի անկագրինի նիկի գիներին ին</u> THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 04/02/14 New Balance \$41,260.27 Minimum Payment Due

\$\_

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

յլն<u>վիրվին</u>թուլիներին գիներին վիրակին իրային կորում և AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

 	- •		
Amount	Er	sclo	sed

0000349990487829378 004126027000086900 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 statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account to the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

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



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

-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. Street Address

City, State Zip Code Area Code and Home Phone Area Code and Work Phone Email

#### Pay Your Bill with AutoPay

- · Avoid late fees

Deduct your payment from your bank account automatically each month

Visit american express.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 03/07/14

Account Ending 0-63006

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Summ	arv		
Camin	ary		
			Total
Payments Credits			-\$2,500.00
	S A PICKENS 0-63006		
	MICHAELS 0-61018		\$0.00 -\$2,947.60
	nents and Credits	:	-\$5,447.60
Detail	*Indicates posting date		
Payments			Amount
02/25/14*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,500.00
Credits			Amount
02/06/14*	DANKA MICHAELS	TRAVEL REDEMPTION CREDIT	-\$476.00
02/06/14*	DANKA MICHAELS	TRAVEL REDEMPTION CREDIT	-\$476.00
02/06/14*	DANKA MICHAELS	TRAVEL REDEMPTION CREDIT	-\$394.00
02/06/14*	DANKA MICHAELS	TRAVEL REDEMPTION CREDIT	-\$394.00
02/06/14*	DANKA MICHAELS	TRAVEL REDEMPTION CREDIT	-\$476.00
02/06/14*	DANKA MICHAELS	TRAVEL REDEMPTION CREDIT	-\$476.00
02/20/14	DANKA MICHAELS	CORNERSTONE WELLNESS800-230-9052 800-230-9052	-\$255.60
New (	Charges		
			Total
THOMAS A	PICKENS 0-63006		\$79.99
	HAELS 0-61018		\$702.00
Total New (	Lnarges		\$781.99
Detail			
<u> </u>	DMASA PICKENS		
Lan	d Ending 0-63006		•
02/09/14	NORTON ANNUAL RENEW87	7-294-5265 CA	#79.99
DAI	NKA MICHAELS		
Card	d Ending 0-61018		
			Amount
)2/19/14	CORNERSTONE WELLNESS800 800-230-9052	0-230-9052	\$211.80
)2/20/14	CORNERSTONE WELLNESS800 800-230-9052	0-230-9052	\$490.20

Continued on reverse

Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
13/07/14 Interest Charge on Purchases	\$460.93
otal Interest Charged for this Period	\$460.93
2014 Fees and Interest Totals Year-to-Date	
Total Fees in 2014	Amount \$0.00
Total Interest in 2014	\$1,462.28

## Interest Charge Calculation

	Transactions Dated	Annual	Balance Subject to Interest Rate	Interest Charge
7	From To	Percentage Rate		
Purchases	04/06/2006	13.24% (v)	\$42,326.34	\$460.93
Cash Advances	04/06/2006	25.24% (v)	\$0.00	\$0.00
Total				\$460.93
(v) Variable Rate				7.10



THOMAS A PICKENS Closing Date 03/07/14

Account Ending 0-63006

### Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement"), Your Agreement for Transferring Funds Electronically (EFT) and other terms governing your account referenced in this notice. We urge you and any Additional Card members on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

### Important Changes to Your Account Terms

### Important Notice Regarding Your Late Payment Fees

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Terms, as of June 6, 2014				
Late Payment Fee Up to \$37				
Returned Payment Fee	Up to \$37			

Summary of Other Changes				
Changing the Agreement	We are clarifying that the Agreement cannot be changed orally.			
Credit Reports	We are adding language concerning income and employment verification to your Cardmember Agreement to clarify that we will verify and re-verify your employment and income.			
Phone Numbers for "EFT" Inquiries	We are changing the <i>How to contact us about the services</i> section of Your Agreement for Transferring Funds Electronically to update the toll-free numbers provided in that section and to delete the reference to Express Cash.			
AMEX Assurance Company Policies	We are providing policy updates for residents of Colorado and Vermont as well as updating the collect phone number to be used for filing claims under the Car Rental Loss and Damage Insurance Policy.			
Blue Savings Program	Effective as of March 31, 2014, the Blue Savings Program <sup>®</sup> will be discontinued and no longer be available to any member of the American Express Blue Suite <sup>®</sup> of Cards.			

See the reverse side for the Detail of Changes

S0134

BP/USCSBLU/0314

#### **Detail of Changes to Your Account Terms**

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the 'EFT Agreement'), and the Insurance Policies underwritten by AMEX Assurance Company (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes is 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.

#### Late Payment and Return Payment Fees

We are increasing the late payment and return payment fees on your account. Effective June 6, 2014, the Rates and Fees Table section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Penalty Fees row and replacing it with the following:

Penalty Fees	
Late Payment	Up to \$37.
Returned Payment	Up to \$37.
Overlimit	None

#### Late Payment Fee

Effective June 6, 2014, your late fee will be up to \$37. The How Rates and Fees Work section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment row and replacing it with the following:

Late Payment	Up to \$37. If we do not receive the Minimum Payment Due by its Payment Due Date, the fee is \$26. If this happens again within the next 6 billing periods, the fee is \$37. However, the late fee will not exceed the Minimum Payment Due. Paying late may also result in a penalty APR. See Penalty APR for new transactions and Penalty APR for existing balances above.
--------------	---

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay Have your payment automatically deducted from your bank account each month.
- · Account alerts Get email or text alerts when your payment due date is approaching.
- Mobile services View and manage your Card account from anywhere.

Go to american express.com/consumerresources to learn more.

#### Returned Payment Fee

Effective June 6, 2014, your returned payment fee will be up to \$37. The How Rates and Fees Work section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the Returned Payment row and replacing it with the following:

Returned Payment  Up to \$37. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$26. If you do this again within the same billing period or the next 6 billing periods, the fee is \$37. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR See Penalty APR for new transactions above.	ng period or the next 6 will not exceed the
---	--

#### Changing the Agreement

Effective June 1, 2014, the following is added immediately after the second sentence of the Changing the Agreement section in Part 2 of your Cardmember Agreement:

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

#### Credit Reports

Effective immediately, we are amending the *Credit Reports* section contained in Part 2 of your Cardmember Agreement by adding at the end of the first sentence, "including information to verify and re-verify your employment and income."

S0134

BP/USCSBLU/0314



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THOMAS A PICKENS Closing Date 03/07/14

Account Ending 0-63006

#### Phone Numbers for EFT Inquiries

Effective immediately, the *How to contact us about the services* section of Your Agreement for Transferring Funds Electronically is deleted and replaced with the following:

"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."

#### Notice of Change to Your AMEX Assurance Company Policies

We are making important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company. Applicable for Residents of Colorado

Effective January 1, 2014, all definitions, terms and provisions within the Policies wherever appearing and denoting a marital relationship or family relationship arising out of marriage will include parties to a civil union established in the State of Colorado according to Colorado law and their families. The terms that mean or refer to family relationships arising from a marriage, such as "family", "immediate family", "dependent", "children", "next of kin", "relative", "beneficiary", "survivor" and any other such terms include family relationships created by a civil union established according to Colorado law. AEREG1013CO

#### Applicable for Residents of Vermont for Purchase Protection and Extended Warranty

Effective immediately, the Termination or Cancellation section is replaced with the following: We may cancel this policy only for the reasons stated in this condition by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed by certified mail to you at your mailing address shown in the Declarations except that in the case of cancellation for non-payment of premium, the cancellation notice will be by certified mail or certificate of mailing. Proof of mailing will be sufficient proof of notice. 1) When you have not paid the premium, or there is a substantial increase in hazard, we may cancel at any time by notifying you at least 15 days before the date cancellation takes effect. (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 45 days before the date cancellation takes effect. (3) When this policy has been in effect for 60 days or more or at any time if it is a renewal with us, we may cancel for one or more of the following reasons: (a) Non-payment of premium or substantial increase in hazard provided that in the case of substantial increase in hazard, we have secured approval for the cancellation from the commissioner of insurance. This can be done by notifying you 15 days before the date cancellation takes effect; or (b) Fraud or material misrepresentation affecting the policy or in the presentation of a claim, or violation of any provisions of the policy. This can be done by letting you know 45 days before the date cancellation takes effect. (4) When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 45 days before the date cancellation takes effect Nonrenewal: We may elect not to renew this policy. We may do so by delivering to you, or mailing by certified mail to you at your mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice. This condition does not apply: a. If we have manifested our willingness to renew; or b. In the case of non-payment of premium; or c. If you fail to pay any advance premium required by us for renewal, or d. If any insured property designated in the policy is insured under any other insurance policy. Renewal Of The Policy: a. If we elect to renew this policy and have the necessary information to issue the renewal policy, we will confirm in writing at least 45 days prior to the expiration our intention to renew the policy and confirm the premium at which the policy is to be renewed. b. If we do not comply with the conditions set forth in the above paragraph, you will be granted renewal coverage at the rate or premium in effect on the expiration date, which has been approved by the Commissioner. This will be done on a pro rata basis and will continue for 45 days after his company confirms renewal coverage and premium. This provision will not apply if you accept the renewal policy. PP/EW-RDR1-VT 10/12

### Car Rental Loss and Damage Insurance Policy

Effective immediately, the collect phone number for filing a claim will be 216-617-2500.

Alabama, Delaware, District of Columbia, Florida, Georgia, Hawaii, Indiana, Kansas, Maryland, Minnesota, Montana, New Mexico, Ohio, Oregon, Puerto Rico, Texas, U.S. Virgin Islands and Wyoming: CRLDIEND1113

These changes become effective whether or not you receive a billing statement. You should carefully review the changes, share it with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express® Card.

#### Blue Savings Program

Effective as of March 31, 2014, the Blue Savings Program® will be discontinued and no longer be available to any member of the American Express Blue Suite® of Cards. However, you will still be able to access a variety of offers through My Offers. To see the offers for which you are eligible at any given time, visit your American Express account online. The "Offers for You" tab is displayed on your Account Home page. You may also access My Offers by clicking on the "Offers for You" tab in the American Express® app and start enjoying customized offers on the go.

S0134

BP/USCSBLU/0314



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

### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

452,845

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

americanexpress.com

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

Account Summary	January 1, 2014 - January 31, 2014		
Opening Points Balance	793,023		
New Points Earned	-578		
Points Redeemed or Adjusted			
New Points Balance	452,845		

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.

January 1, 2014 - January 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded		Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	O	0		C
Blue Sky Credit Card XXXX-XXXXX0-61018	-578	0		-578
Total	-578	0		-578
Points Redeemed or Adjusted		Quantity	Number of Points	Date
Apple 27" iMac Desktp Computer - 3.2GF	łz	1	339,600	1/23/14
Total			339,600	

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 04/07/14

New Balance Minimum Payment Due		\$39,958.52 \$855.00	Blue Sky Points	243,920
Payment Due Da	te	05/02/14	Account Summary	
the Payment Due Date list	If we do not receive your Mit ted above, you may have to p APR may be increased to the	ay a late fée of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$41,260.27 -\$2,000.00 +\$238.36 +\$0.00 +\$459.89
linimum Payment Warnin ou will pay more in interest xample:	ng: If you make only the mini and it will take you longer to	mum payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$39,958.52 \$855.00
you make no additional aarges 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 \$10,041.48 \$4,000.00 \$4,000.00
Only the Minimum Payment Due	32 years	\$83,016	Days in Billing Period: 31	\$4,000.00
\$1,351	3 years	\$48,648 (Savings = \$34,368)	Customer Care	
you would like information	about credit counseling serv		Pay by Computer americanexpress.com/p	bc
See page 2 for important in	nformation about your account.		Customer Care Pay by P 1-888-258-3741 1-800-47	hone 2-9297
for important notices	portant Privacy Notice an about Your Billing Rights, a notice for WA residents.	d the following pages Electronic Fund Transfer	See Page 2 for additional in	
Please fold on the perforation	n below, detach and return with	your payment ↓		
Payment Coupon Do not staple or use pape		ss.com/pbc 1-800-47		
THOMAS 9517 QN		ԲԱՌԴՎԱԴԴ	Pay	ment Due Date 05/02/14
LAS VEGA	NV 89145-8673			New Balance \$39,958.52
			Minimu	m Payment Due \$855.00

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0000349990487829378 003995852000085500 04 d

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

**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 Service number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

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

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

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

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

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



**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: 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.

	Bankararas	in the second								
Street Address	See a second						era same a salar com			
		*************						1	1	
City, State	2 1211	To Marie Profession and a second						;		
Zip Code					A					•
Area Code and Home Phone	171 7884	eritimor no con con								
Area Code and Work Phone										
Email			***********	Miles I an advantage	· West - ***********************************	 				•••
					*	 				

#### 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.

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THOMAS A PICKENS Closing Date 04/07/14

Account Ending 0-63006

Payments and Credits	
Summary	
	Total
Payments	-\$2,000.00
Credits Tetal Daymonte and Condite	\$0.00
Total Payments and Credits	-\$2,000.00
Detail *Indicates posting date	
Payments	Amount
03/28/14* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charges	
Summary	
	Total
THOMAS A PICKENS 0-63006	\$83.88
DANKA MICHAELS 0-61018 Total New Charges	\$154.48 \$238.36
Detail	
THOMAS A PICKENS Card Ending 0-63006	
Card Entaing 0-03000	Amount
03/07/14 GODADDY.COM SCOTTSDALE AZ	\$48.00
03/07/14 GODADDY.COM SCOTTSDALE AZ	\$35.88
DANKA MICHAELS	
Card Ending 0-61018	
700 V COL SI OTIVIS	Amount
03/10/14 ZULILY.COM CLOTHING CLOTHING	\$154.48
877-779-5615	
F	
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
Interest Charged	Amount
Interest Charged 04/07/14 Interest Charge on Purchases	Amount \$459.89

Continued on reverse

Date	
	Amount
	\$0.00
	\$1,922.17
	Date

Interest Charge Ca	lculation			
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	04/06/2006	13.24% (v)	\$40,868.01	\$459.89
Cash Advances	04/06/2006	25.24% (v)	\$0.00	\$0.00
Total				\$459.89



THOMAS A PICKENS Closing Date 04/07/14

Account Ending 0-63006

Rev. 9/2012

# **FACTS**

# WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

mara e	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
Halletter	with us. This information can include:
770.0	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'

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 passent information:	Brisly Andrings	Can you dinn dissentance
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No 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

·	
	<ul> <li>Visit us online: www.americanexpress.com/communications or</li> <li>Call us at 1-855-297-7748 - our menu will prompt you through your choices</li> </ul>
	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 <i>no longer</i> our customer, we continue to share your personal
	nformation as described in this notice. However, you can contact us at any time to limit our sharing.
ro Imii	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
menkeking : r	nail, telephone, and/or e-mail:  Visit us online: <a href="https://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.

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BP/PRVCLND/0414

Witerografication	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
William 60 askes kale	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you  open an account or pay your bills  give us your income information or give us your contact information  use your credit card  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only  • sharing for affiliates' everyday business purposes – information about your creditworthiness  • affiliates from using your information to market to you  • sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

ET VERT PER ET PER ET LE PROPE	
Mathematical Co.	
	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Affiliates	Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	<ul> <li>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you.
marketing	Our joint marketing partners include financial companies.

Dheisimeoralitelaighneillion

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

ITAINSACTIONS.

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 propagation and disclosed as required by law. State law may be governmental. behalf may be retained by such organization and disclosed as required by law. State law may be more protective

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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BP/PRVCLND/0414

THOMAS A PICKENS Closing Date 04/07/14

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 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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

What Will Happen After We Receive Your Letter

When we receive your letter, we 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:

- 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.)
- 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.

S1444 BP/PRVCLND/0414

#### **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.

Account Ending 0-63006

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.

S1444

BP/PRVCLND/0414



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

### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

243,920

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

americanexpress.com

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

Account Summary	February 1, 2014 - February 28, 2014	
Opening Points Balance	452,845	
New Points Earned	+1,075	
Points Redeemed or Adjusted	-210,000	
New Points Balance	243,920	

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/blues kyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points Transaction Detail	THE THE PERSONNEL PROPERTY AND	Fel	oruary 1, 2014 - February 28, 2014
New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Carc
Blue Sky Credit Card XXXX-XXXXX0-63006	209	0	209
Blue Sky Credit Card XXXX-XXXXX0-61018	866	O	866
Total	1,075		1,075
Points Redeemed or Adjusted		Number of Points	Date
Travel Redemption CR		-37,500	2/05/14
Travel Redemption CR		-37,500	2/05/14
Travel Redemption CR		-30,000	2/05/14
Travel Redemption CR		-30,000	2/05/14
Travel Redemption CR		-37,500	2/05/14
Travel Redemption CR		-37,500	2/05/14
Total		-210,000	

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.



THOMAS A PICKENS Closing Date 05/08/14

Account Ending 0-63006

New Balance	\$37,572.75
Minimum Payment Due	\$845.00
Payment Due Date	06/02/14

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

**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:

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	32 years	\$77,945
\$1,271	3 years	\$45,743 (Savings=\$32,202)

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

See page 2 for important information about your account.

Blue Sky Points	
	244,446

\$39,958.52
-\$3,000.00
+\$140.00
+\$25.00
+\$449.23

New Balance	\$37,572.75
Minimum Payment Due	\$845.00
Credit Limit	\$50,000.00
Available Credit	\$12,427.25
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00

#### **Customer Care**

Pay by Computer americanexpress.com/pbc			
omer Care 8-258-3741	Pay by Phone 1-800-472-9297		

See Page 2 for additional information

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc



Account Ending 0-63006

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

վլեկելելերի վերիկի այրերերի այրերելերի THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673

Payment Due Date 06/02/14 New Balance \$37,572.75 Minimum Payment Due \$845.00

	որքակվուկությունի անդորությունի ակիր հերոր իրականի
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 003757275000084500 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. Pleased on 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 above (2) By using Pay By Computer, Pay By Phone or any other we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

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

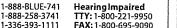


**Customer Care & Billing Inquiries** 

InternationalCollect Large Print & Braille Statements Cash Advance at ATMs Inquiries

point balance

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



1-336-393-1111 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.

	2000								
Street Address	ACTION A				 			 	
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### Pay Your Bill with AutoPay

- · Avoid late fees
- Save time

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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.

# AMERICANI TEXPRESE

# Blue Sky from American Express®

THOMAS A PICKENS Closing Date 05/08/14

Account Ending 0-63006

Summary		
<u> </u>		
		Tota
Payments		-\$3,000.0
Credits		\$0.00
Total Payments and	Credits	-\$3,000.00
Detail •Indica	tes posting date	
Payments		Amoun
05/06/14* THOMA	AS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
New Charge	9S	
Summary		
		Total
DANKA MICHAELS 0-0 Total New Charges	51018	\$140.00
total New Charges		\$140.00
Detail		
DANKA MICI	HAELS	
Card Ending (	D-61018	
		Amount
05/01/14 COSTC	O#2 1-800-774-2678 WA	\$110.00
	O MEMBER RENEWAL	
Descrip For Mer	tion nbership-	
	782000	
802153	MEDDEDON'S ONE OF THE PARTY OF	
	MERREPORTS.ORG 800-333-0663 NY	\$30.00
		\$30.00
5/08/14 CONSU		\$30.00
05/08/14 CONSU INFORM		\$30.00
05/08/14 CONSU INFORM		
05/08/14 CONSU INFORM	S A PICKENS Late Payment Fee	Amount
Fees  5/02/14 CONSU INFORM THOMA:	S A PICKENS Late Payment Fee  riod	Amount \$25.00
Fees  5/02/14 THOMA: otal Fees for this Pe	S A PICKENS Late Payment Fee  riod	Amount \$25.00
Fees  Following Thomas  For this Period Thomas  Total Fees for this Period Thomas  Thomas  Thomas	S A PICKENS Late Payment Fee  riod	Amount \$25.00 \$25.00

als Year-to-Date		
		Amount
		\$25.00
		\$2,371.40
	· · · · · ·	

Interest Charge Calculation						
Your Annual Percentage Rate (A	APR) is the annual interest rate on your accoun Transactions Dated	nt. Annual	Balance	Interes		
	From To	Percentage Rate	Subject to Interest Rate	Charge		
Purchases	04/06/2006	13.24% (v)	\$39,920.66	\$449.23		
Cash Advances	04/06/2006	25.24% (v)	\$0.00	\$0.00		
Total				\$449.23		
(v) Variable Rate						



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

244,446

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	March 1, 2014 - March 31, 2014
Opening Points Balance	243,920
New Points Earned	+526
Points Redeemed or Adjusted	0
New Points Balance	244.446

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	

March 1, 2014 - March 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	80	0	80
Blue Sky Credit Card XXXX-XXXXX0-61018	446	0	446
Total	526	0	526

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 06/06/14

Account Ending 0-63006

New Balance Minimum Payme	ent Due	\$37,175.83 \$764.00	Blue Sky Points	244,684
Payment Due Da	ate	07/02/14	Account Summary	
the Payment Due Date lis	i: If we do not receive your Min sted above, you may have to pa e APR may be increased to the	v a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$37,572.75 -\$1,000.00 +\$206.88 +\$0.00 +\$396.20
	ng: If you make only the minin t and it will take you longer to p		New Balance Minimum Payment Due	\$37,175.83 \$764.00
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	\$50,000.00 \$12,824.17 \$4,000.00
Only the Minimum Payment Due	31 years	\$77,174	Available Cash  Days in Billing Period: 29	\$4,000.00
	3 years	\$45,260	Customer Care	
\$1,257	- /	(Savings = \$31,914)		
	n about credit counseling servi		Pay by Computer american express.com/pbe	
you would like information			Pay by Computer american express.com/pbc  Customer Care Pay by Phc 1-888-258-3741 1-800-472-1	ine

 $\mbox{\ \ }$  Please fold on the perforation below, detach and return with your payment  $\mbox{\ \ }\mbox{\ \ }\mbox{\ \ }$ 

Payment Coupon
Do not staple or use paper clips

Pay by Computer american express.com/pbc



Account Ending 0-63006

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

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Payment Due Date
07/02/14

New Balance
\$37,175.83

Minimum Payment Due
\$764.00

Check here if your address or phone number has changed. Note changes on reverse side.	
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dինինդնդնկիրներների իրանի և MERICAN EXPRESS BOX 0001 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 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. Pleased on not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

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

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

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



**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: 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

Changeof	Address
16	C

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
- 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 06/06/14

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
06/02/14* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
New Charges	
Summary	
	Total
THOMAS A PICKENS 0-63006	\$107.88
DANKA MICHAELS 0-61018	\$99.00
Total New Charges	\$206.88
Detail	
THOMAS A PICKENS	
Card Ending 0-63006	
	Amount
05/29/14 GODADDY.COM SCOTTSDALE AZ	\$107.88
DANKA MICHAELS	
Card Ending 0-61018	
D5/25/14 AMAZONPRIME MEMBERSHAMZN.COM/PRME NV	Amount
05/25/14 AMAZONPRIME MEMBERSHAMZN.COM/PRME NV SHIPPINGCLUB	\$99.00
Fees	
Total Fees for this Period	Amount \$0.00
	\$0.00
Interest Charged	
	Amount
06/06/14 Interest Charge on Purchases	\$396.20
otal Interest Charged for this Period	\$396.20

Total

(v) Variable Rate

\$396.20

2014 Fees and Interest Totals Year-to-Date								
Amount								
\$25.00								
\$2,767.60								
\$2,								

Interest Charge Calculation									
Your Annual Percentage Rate (	APR) is the annual interest rate o <b>Transacti</b>		Annual	Balance	Interest				
	From	То	Percentage Rate	Subject to Interest Rate	Charge				
Purchases	04/06/2006		13.24% (v)	\$37,636.25	\$396.20				
Cash Advances	04/06/2006		25.24% (v)	\$0.00	\$0.00				



THOMAS A PICKENS Closing Date 06/06/14

Account Ending 0-63006

# Notice of an Important Change to Your Account

We are making a change to your Card account and benefits. A summary of the change appears below. The detailed change to your Cardmember Agreement and the relevant program term can be found after the summary chart.

Summary of Change								
Reinstating points that have been forfeited for making late payments	We are reducing the amount of time you have to reinstate points that are forfeited for making a late payment. When you forfeit points in billing periods ending on or after October 1, 2014 for late payment, you will have 12 months instead of 24 months to request reinstatement of those points. You will continue to have 24 months to request reinstatement of points forfeited in billing periods ending prior to October 1, 2014. The \$35 fee will remain in effect for each billing period and for each Card account for which you reinstate points.							

#### **Detail of Change to Your Account**

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. 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.

### Reinstatement of Points Forfeited for Making Late Payments

Effective for billing periods ending on or after October 1, 2014, in the Supplement to the Cardmember Agreement regarding How Your Reward Program Works, the *When you will forfeit points* section is modified as follows: the second sentence is deleted in its entirety and replaced with:

"You may reinstate those points within the next 12 billing periods if your card account is not past due and you pay a \$35 fee."

S0364

BP/BLSKYPT/0614



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

# Prepared for THOMAS A PICKENS

Account Number 1M96223394

### **Available Points**

244,684

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

americanexpress.com

1-866-891-2244 InternationalCollect: 1-336-393-1111

Account Summary	April 1, 2014 - April 30, 2014
Opening Points Balance	244,446
New Points Earned	+238
Points Redeemed or Adjusted	0
New Points Balance	244,684

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 Detai	Ì
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April 1, 2014 - April 30, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	84	0	84
Blue Sky Credit Card XXXX-XXXXX0-61018	154	0	154
Total	238	0	238

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 07/08/14

Account Ending 0-63006

			Blue Sky Points
New Balance		\$34,605.20	Dide Sky i dilits
Minimum Paymo	ent Due	\$771.00	244,824
Payment Due Da	ate	08/02/14	Account Summary
the Payment Due Date lis	: If we do not receive your Mir sted above, you may have to p. e APR may be increased to the	ay a late fee of up to	Previous Balance
linimum Payment Warni ou will pay more in interes cample:	ng: If you make only the minir t and it will take you longer to	num payment each period, pay off your balance. For	New Balance \$34,605.20 Minimum Payment Due \$771.00
ou make no additional arges and each month you	You will pay off the balance shown on this statement in	And you will pay an estimated total of	Credit Limit \$50,000.00 Available Credit \$15,394.80
y Only the	about		Cash Advance Limit \$4,000.00 Available Cash \$4,000.00
Minimum Payment Due	31 years	\$71,699	Days in Billing Period: 32

\$42,130

(Savings = \$29,569)

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

3 years

See page 2 for important information about your account.

**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

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

Payment Coupon
Do not staple or use paper clips

\$1,170

Pay by Computer american express.com/pbc



Account Ending 0-63006

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

Payment Due Date
08/02/14
New Balance
\$34,605.20
Minimum Payment Due
\$771.00

Check here if your address or phone number has changed. Note changes on reverse side.	իսիդերեկցիինիրընկերներութեկինինինինիկնիկինի AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000
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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. Pleased on not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

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

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

Hearing Impaired

TTY: 1-800-221-9950 FAX: 1-800-695-9090

In NY: 1-800-522-1897

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** 

Cash Advance at ATMs Inquiries

International Collect Large Print & Braille Statements

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

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

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.



Total

(v) Variable Rate

# Blue Sky from American Express®

THOMAS A PICKENS Closing Date 07/08/14

Account Ending 0-63006

	ents and Credits				
Summa	ary				
	***************************************				Tota
Payments					-\$3,000.00
Credits					\$0.00
Total Paym	ents and Credits				-\$3,000.00
Detail	*Indicates posting date		TO A CONTROL OF THE C	V-7	
Payments					Amoun
06/30/14*	ELECTRONIC PAYMENT RE	CEIVED-THANK			-\$1,000.00
07/08/14*	ELECTRONIC PAYMENT RE	CEIVED-THANK			-\$2,000.00
Fees					***************************************
					Amount
otal Fees f	or this Period				\$0.00
Interes	st Charged				Amount
07/08/14	Interest Charge on Purcha	ses			\$429.37
Total Intere	st Charged for this Period				\$429.37
2014 F	ees and Interest	Totals Year-to-Date			***************************************
Total Fees		. ,			Amount \$25.00
Total Intere	est in 2014				\$3,196.97
Interes	st Charge Calcula	tion			***************************************
Your Annu	al Percentage Rate (APR) is tl	ne annual interest rate on your acc Transactions Dated From To	count. J Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases		04/06/2006	13.24% (v)	\$36,963.49	\$429.37
Cash Advan	oces	04/06/2006	25.24% (v)	\$0.00	\$0.00

\$429.37



Total

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

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

244,824

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

americanexpress.com

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

Account Summary	May 1, 2014 - May 31, 2014
Opening Points Balance	244,684
New Points Earned	+140
Points Redeemed or Adjusted	0
New Points Balance	244,824

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			May 1, 2014 - May 31, 2014
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

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.

140



THOMAS A PICKENS Closing Date 08/08/14

Account Ending 0-63006

New Balance	\$34,268.02
Minimum Payment Due	\$726.00
Payment Due Date	09/02/14

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

**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	31 years	\$71,039
\$1,159	3 years	\$41,720 (Savings=\$29,319)

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

See page 2 for important information about your account.

Blue Sky Points	
	22,831

Account Summary		
Previous Balance	\$34,605.20	
Payments/Credits	-\$1,000.00	
New Charges	+\$275.64	
Fees	+\$0,00	
Interest Charged	+\$387.18	

New Balance	\$34,268.02
Minimum Payment Due	\$726.00
Credit Limit	\$50,000.00
Available Credit	\$15,731.98
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00
Days in Billing Period: 31	

#### **Customer Care**

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

See Page 2 for additional information

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

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

Pay by Phone 1-800-472-9297

Account Ending 0-63006

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

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Payment Due Date 09/02/14 New Balance \$34,268.02 Minimum Payment Due \$726.00

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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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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. Pleased on 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 fix we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

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



**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

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

Hearing Impaired

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	۸f	Address
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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
- 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 08/08/14

Account Ending 0-63006

C	
Summary	
	Tota
ayments	-\$1,000.0
redits	\$0.0
otal Payments and Credits	-\$1,000.0
Detail *Indicates posting date	
ayments	Amour
77/28/14* ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.0
New Charges	
Summary	
	Tota
otal New Charges	\$275.6
Detail	
THOMAS A PICKENS	······································
Card Ending 0-63006	
7/22/14 GODADDY.COM SCOTTSDALF AZ	Amoun
7/22/14 GODADDY.COM SCOTTSDALE AZ	\$275.64
Fees	
1 665	
	Amoun
otal Fees for this Period	\$0.00
Interest Charged	
	Amoun
3/08/14 Interest Charge on Purchases	\$387.18
otal Interest Charged for this Period	\$387.18
2014 Fees and Interest Totals Year-to-Date	
Tarel Fores in 2014	Amoun
Total Fees in 2014	\$25.00
Total Interest in 2014	\$3,584.15

Interest Charge Calculation										
Your Annual Percentage Rate (A	PR) is the annual interest rate on your accoun Transactions Dated	Annual	Balance	Interest						
	From To	Percentage Rate	Subject to Interest Rate	Charge	Charge					
Purchases	04/06/2006	13.24% (v)	\$34,406.41	\$387.18						
Cash Advances	04/06/2006	25.24% (v)	\$0.00	\$0.00						
Total				\$387.18						
(v) Variable Rate										



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

# Prepared for THOMAS A PICKENS

Account Number 1M96223394

# **Available Points**

22,831

# **Questions About Your Account?**

americanexpress.com

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

Account Summary	June 1, 2014 - June 30, 2014
Opening Points Balance	244,824
New Points Earned	+207
Points Redeemed or Adjusted	0
New Points Balance	22,831

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	enterestation and a minimal a second of second distances. Second-order second-order 1, 1, 1, 1, 1, 1, 1, 1, 1,		June 1, 20	114 - June 30, 2014
New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded		Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	108	0		108
Blue Sky Credit Card XXXX-XXXXX0-61018	99	0		99
Total	207	0		207
Points Redeemed or Adjusted		Quantity	Number of Points	Date
Apple 27" iMac Desktp Computer -	3.4GHz	1	222,200	6/02/14
Total			222,200	

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 09/07/14

Account Ending 0-63006

New Balance	\$34,680.24	Blue Sky Points
Minimum Payment Due	\$1,481.00	22,83
Includes the past due amount of \$726.00	. •	
Payment Due Date	10/02/14	Account Summary
Late Payment Warning: If we do not receive you the Payment Due Date listed above, you may have \$37.00 and your Purchase APR may be increased to	e to pay a late fee of up to	Previous Balance \$34,268.0 Payments/Credits -\$0.0 New Charges +\$0.0 Fees +\$37.0 Interest Charged +\$375.2
linimum Payment Warning: If you make only the ou will pay more in interest and it will take you long rample:	minimum payment each perio ger to pay off your balance. For	d, New Balance \$34,680.2 Minimum Payment Due \$1,481.0
you make no additional You will pay off the balan shown on this statement about		Credit Limit \$50,000.00  Available Credit \$15,319.70  Cash Advance Limit \$4,000.00  Available Cash \$4,000.00
Only the Minimum Payment Due 31 years	\$71,072	Days in Billing Period: 30
you would like information about credit counseling	g services, call 1-888-733-4139.	Customer Care
See page 2 for important information about your acco	ount.	Pay by Computer americanexpress.com/pbc  Customer Care Pay by Phone
Your account is past due.  See Page 5 for Important Information required underwritten by AMEX Assurance Compa		1-888-258-3741 1-800-472-9297  See Page 2 for additional information
Because your payment was rece forfeited Blue Sky points. Please our website at www.americane for more information or to reins fee for each month of points yo	e call 1-888-258-3741 or visexpress.com/blueskyredee state points. There is a \$35.	m
Please fold on the perforation below, detach and return	n with your payment 🕴	
Do not staple or use paper clips american	express.com/pbc 💹 1-800	yPhone Account Ending 0-63006 -472-9297 Enter account number on all documents Make check payable to American Express
llyrllyllyllyrlyrlyrlyrlyrlly THOMAS A PICKENS 9517 ON CHARLOTTE DR	ակկովկոսվկցնը	Payment Due Date 10/02/14
LAS VEGAS NV 89145-8673		New Balance \$34,680.24
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Check here if your address or phone number has changed. Note changes on reverse side.

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 negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. It 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. Pleased on 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 fiwe cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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Hearing Impaired

TTY: 1-800-221-9950 FAX: 1-800-695-9090

In NY: 1-800-522-1897

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**Customer Care & Billing Inquiries** 

InternationalCollect 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

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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#### 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 09/07/14

Account Ending 0-63006

		Amount
09/02/14	Late Payment Fee	\$37.00
Total Fees f	or this Period	\$37.00

# Interest Charged

		Amount
09/07/14	Interest Charge on Purchases	\$375.22
Total Intere	est Charged for this Period	\$375.22

2014 Fees and Interest Totals Year-to-Date				
	Amount			
Total Fees in 2014	\$62.00			
Total Interest in 2014	\$3,959.37			
	* · · · · · · · · · · · · · · · · · · ·			

# Interest Charge Calculation

	Transactions Dated	Annual	Balance	Interest Charge
	From To	Percentage Rate	Subject to Interest Rate	
Purchases	04/06/2006	13.24% (v)	\$34,455.17	\$375.22
Cash Advances	04/06/2006	25.24% (v)	\$0,00	\$0.00
Total				\$375.22
(v) Variable Rate				



THOMAS A PICKENS Closing Date 09/07/14

Account Ending 0-63006

p. 5/8

# Notice of Important Changes to the Additional Benefits of Your Card

Effective immediately, we are making a change to the location of the Terms and Conditions of the Additional Benefits of Your Card.

You can now access and view the Terms and Conditions for the Additional Benefits of your eligible Cards online at americanexpress.com/BenefitsGuide.

Depending on your Card, you may have access to the following benefits: Purchase Protection, Return Protection, Extended Warranty, Event Ticket Protection Plan, Global Assist Hotline, Premium Global Assist Hotline, Roadside Assistance Hotline, Enhanced Roadside Assistance, Premium Roadside Assistance, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or Employee Card Misuse Protection. If you would like a printed version of the Terms and Conditions, please call the number on the back of your Card.

### The insurance products are no longer available in certain territories.

Effective August 1, 2014, the insurance products that come as a benefit of your Cardmembership are not available for residents of the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau. Depending on your Card, the insurance products may include: Purchase Protection, Extended Warranty, Event Ticket Protection Plan, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or/and Employee Card Misuse Protection.

S0294

BP/NACBASE/0914



# Blue Sky Rewards Monthly Statement of Points and Program News

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

22,831

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	July 1, 2014 - July 31, 2014
Opening Points Balance	22,831
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	72 831

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			July 1, 2014 - July 31, 2014
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.



THOMAS A PICKENS Closing Date 10/08/14

Account Ending 0-63006

p. 1/8

**New Balance** \$28,511.72 **Minimum Payment Due** \$613.00 **Payment Due Date** 11/02/14

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

**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	29 years	\$58,910
<b>\$</b> 964	3 years	\$34,712 (Savings = \$24,198)

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

See page 2 for important information about your account.

See Page 5 For A Notice Of Changes To The Membership Rewards **Program Terms & Conditions** 

Blue Sky Points	
	23,107

# **Account Summary**

Previous Balance	\$34,680,24
Payments/Credits	-\$6,500.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$331.48

New Balance	\$28,511.72
Minimum Payment Due	\$613.00
Credit Limit	\$50,000.00
Available Credit	\$21,488.28
Cash Advance Limit	\$4,000.00
Available Cash	\$4,000.00

#### **Customer Care**

Pay by Computer americanexpress.com/pbc

Pay by Phone 1-800-472-9297 1-888-258-3741

See Page 2 for additional information

 $label{eq:please}$  Please fold on the perforation below, detach and return with your payment  $label{eq:please}$ 

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

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

Payment Due Date 11/02/14 New Balance \$28,511.72 Minimum Payment Due \$613.00

		<u> </u>
* ***	Check here if your address or phone number has changed. Note changes on reverse side.	րոլդիկով իլիկոլդավ ով կիրի իկիկիկիկիկիկիկիկիկի AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

**Amount Enclosed** 

0000349990487829378 002851172000061300 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 negotable instrument payable in US consistant clearable through the US banking system; and (3) include your Account number, it your payment on 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 treatest. Payments using such services for just precisions for my MST may not be credited until the next day. amount you request. Payments using such services of ours received after 6:00 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

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

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

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

Hearing Impaired

TTY: 1-800-221-9950 FAX: 1-800-695-9090

In NY: 1-800-522-1897

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

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 10/08/14

Account Ending 0-63006

Payments and Credits	
Summary	
	Tota
Payments	-\$6,500.00
Credits Credit	\$0.00
Total Payments and Credits	-\$6,500.00
Detail *Indicates posting date	
Payments	Amoun
09/09/14* ELECTRONIC PAYMENT RECEIVED-THANK	-\$4,500.00
99/23/14* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
Fees	
	Amount
otal Fees for this Period	\$0.00
Interest Charged	
	Amount
0/08/14 Interest Charge on Purchases	\$331.48
otal Interest Charged for this Period	\$331.48
2014 Fees and Interest Totals Year-to-Date	
Total Fees in 2014	Amount \$62.00
Total Interest in 2014	\$4,290.85
Interest Charge Calculation	

	Transact	Transactions Dated		Transactions Dated Ann		Balance	Interest Charge
	From	То	Percentage Rate	Subject to Interest Rate			
Purchases	09/26/2014		13.24% (v)	\$0.00	\$0.00		
Purchases	04/06/2006	09/25/2014	13.24% (v)	\$29,456.82	\$331.48		
Cash Advances	09/26/2014		25.24% (v)	\$0.00	\$0.00		
Total					\$331.48		



THOMAS A PICKENS Closing Date 10/08/14

Account Ending 0-63006

# Important Notice About a Change to Membership Rewards® Program Redemption Options

# Delta SkyMiles Program Transfer Allowance

Effective January 1, 2015, Delta is making a program-wide change limiting the number of points that can be transferred into a SkyMiles account from any partner loyalty program, including the Membership Rewards Program. As a result, there will be 2 important changes that will limit the total number of Membership Rewards points that you can redeem for Delta SkyMiles: (1) the total number of Membership Rewards points that can be transferred out of any Membership Rewards account into one or more Delta SkyMiles accounts will be limited to 250,000 points per calendar year, and (2) the total number of Membership Rewards points that can be transferred *into* any individual Delta SkyMiles account will be limited to 250,000 points per calendar year. (A "calendar year" is 12:00 am MST Jan 1 through 11:59 pm MST Dec 31). To view additional information regarding these changes, please visit membershiprewards.com/delta or call 1-800-AXP-EARN (1-800-297-3276) or the number on the back of your Card.

As a reminder, through December 31, 2014, you may transfer a maximum of 999,000 points to a single SkyMiles account on any given day.

The detailed change to Membership Rewards Program Terms can be found below.

#### Detail of the Change

The terms of the Membership Rewards program are subject to change in accordance with the program's Terms & Conditions. This notice formally amends the Terms & Conditions as described below. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice 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 January 1, 2015, the **Who can transfer points** subparagraph of paragraph 1 of the "Using Points" section of the Membership Rewards Program Terms & Conditions is amended by inserting the following sentence at the end thereof:

"You can only transfer 250,000 Membership Rewards points per calendar year into the Delta SkyMiles Program."

S03O4

BP/MRCPBAS/1014



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

23,107

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	August 1, 2014 - August 31, 20						
Opening Points Balance	22,831						
New Points Earned	+276						
Points Redeemed or Adjusted	0						
New Points Balance	23,107						

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
---------------------------

August 1, 2014 - August 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card				
Blue Sky Credit Card XXXX-XXXXX0-63006	276	0	276				
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0				
Total	276	0	276				

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

p. 8/8

THOMAS A PICKENS

		\$26,928.01	Blue Sky Points							
New Balance				22.02						
Minimum Paym	ent Due	\$612.00		22,83						
Payment Due Da	ate	12/02/14	Account Summary							
Lata Daymont Warning	. 16	Adiation of Day		*20 511 7						
the Payment Due Date lis	sted above, you may have to	Minimum Payment Due by	Previous Balance Payments/Credits	\$28,511.7 -\$2,000.0						
\$37.00 and your Purchas	e APR may be increased to	the Penalty APR of 27.24%.	New Charges	+\$69.9						
			Fees	+\$37.0						
			Interest Charged	+\$309.3						
nimum Payment Warni	ng: If you make only the m	ninimum payment each period,	New Balance	\$26,928.0						
u will pay more in interes ample:	t and it will take you longer	to pay off your balance. For	Minimum Payment Due	\$612.0						
ou make no additional	You will pay off the balance shown on this statement in		Credit Limit Available Credit	\$50,000.00 \$23.071.9						
rges and each month you 	snown on this statement in about	estimated total of	Cash Advance Limit	\$4,000.0						
 Only the		<b>*</b> 55 527	Available Cash	\$4,000.0						
Minimum Payment Due	29 years	\$55,527	Days in Billing Period: 30							
\$911	3 years	\$32,784 (Savings = \$22,743)	Customer Care							
ou would like information	n about credit counseling so	ervices, call 1-888-733-4139.	Pay by Computer american express.com/p	bc						
See page 2 for important i	nformation about your accou	nt.	Customer Care Pay by P 1-888-258-3741 1-800-47.							
See Page 5 for Impe	ortant Changes to Your	Account Terms	See Page 2 for additional in	nformation						
Please fold on the perforation  Payment Coupon  Do not staple or use pap	on below, detach and return w Pay by Con er clips americanex		72-9297 Enter account number of							
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Payment Coupon Do not staple or use pap	Payby Com americanex 	nputer press.com/pbc Pay by P 1-800-47	Enter account number or Make check payable to A	mall documents merican Express /ment Due Date 12/02/14  New Balance \$26,928.01						

0000349990487829378 002692801000061200 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 day.

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

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

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

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

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

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



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 1-336-393-1111 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

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 11/07/14

Account Ending 0-63006

Summary	
	Tota
ayments	-\$2,000.00
redits	\$0.00
Fotal Payments and Credits	-\$2,000.00
Detail Indicates posting date	
ayments and a second se	Amount
1/04/14* ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charges	
Summary	
otal New Charges	Total \$69.99
Detail	
THOMAS A PICKENS	
Card Ending 0-63006	
	Amount
0/26/14 NORTON *AP112703734877-294-5265 CA	\$69.99
Fees	
	Amount
1/02/14 Late Payment Fee	\$37.00
otal Fees for this Period	\$37.00
Interest Charged	
	Amount
1/07/14 Interest Charge on Purchases	\$309.30
otal Interest Charged for this Period	\$309.30
2014 Fees and Interest Totals Year-to-Date	
Total Fees in 2014	Amount
10(8) ( 52) (1) 20 (4)	\$99.00
Total Interest in 2014	\$4,600.15

Interest Charge Calculation						
Your Annual Percentage Rate (APR) is the annual interest rate on your account.  Transactions Dated Annual Balance Interest Percentage Subject Charge Charge Charge Subject Charge						
	From	То	Rate	Interest Rate		
Purchases	09/26/2014		13.24% (v)	\$6.17	\$0.07	
Purchases	04/06/2006	09/25/2014	13.24% (v)	\$28,395.48	\$309.23	
Cash Advances	09/26/2014		25.24% (v)	\$0.00	\$0.00	
Total					\$309.30	
(v) Variable Rate						



THOMAS A PICKENS Closing Date 11/07/14

Account Ending 0-63006

## Notice of Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement") and other terms governing your account referenced in this notice. A summary of the changes appears below. The detailed changes to your Agreement can be found after the summary charts. 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 Other Changes				
Next Closing Date	We are adding language to indicate that the Next Closing Date will appear on your billing statement.			
Determining the Prime Rate	We are clarifying that to calculate interest we use the Prime Rate published in the rates section of <i>The Wall Street Journal</i> .			

See the following page(s) for the Detail of Changes

S25N4

BP/PCLNDBS/1114

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

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. 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 Cardmembers 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.

## Late Payment Fees and Returned Payment Fees

Effective February 1, 2015, 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:

Penalty Fees	
Late Payment	Up to \$38.
Returned Payment	Up to \$38.

#### Late Payment Fee

Effective February 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row in its entirety and replacing it with the following:

Late Payment	Up to \$38. If we do not receive the Minimum Payment Due by its Payment Due Date, the fee is \$27. If this happens again within the next 6 billing periods, the fee is \$38. However, the late fee will not exceed the Minimum Payment Due. Paying late may also result in a penalty APR. See Penalty APR for new transactions and Penalty APR for existing balances above.
--------------	---

#### Returned Payment Fee

Effective February 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	Up to \$38. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$27. If you do this again within the same billing period or the next 6 billing periods, the fee is \$38. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See Penalty APR for new transactions above.
------------------	--

#### About your payments

Effective December 1, 2014, the When you must pay sub-section of the About your payments section of Part 2 of the Cardmember Agreement is amended by adding the following sentence at the end of the third paragraph:

"Each statement also shows a Next Closing Date."

#### **Determining the Prime Rate**

Effective immediately, the *Determining the Prime Rate* sub-section of the *About interest charges* section of Part 2 of the Cardmember Agreement is amended by deleting the first sentence and replacing it with:

"We use the Prime Rate from the rates section of The Wall Street Journal."

S25N4

BP/PCLNDBS/1114



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

## Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

22,831

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

americanexpress.com

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

Account Summary	September 1, 2014 - September 30, 2014
Opening Points Balance	
New Points Earned	-276
Points Redeemed or Adjusted	
New Points Balance	

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**

September 1, 2014 - September 30, 2014

New Points Earned	Points Activity On On Eligible Charges	Awarded Bonus Points	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Blue Sky Credit Card xxxx-xxxxx0-63006	0	0	-276 09/2014	-276
Blue Sky Credit Card XXXX-XXXXX0-61018	0	o	0	0
Total	0	0	-276	-276

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

		\$14,199.80	Blue Sky Points	
Minimum Paymo	ent Due	\$307.00		22,831
Payment Due Da	ate	01/02/15‡	Account Summary	
the Payment Due Date	ng: If we do not receive your M listed above, you may have to ase APR may be increased to tl	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$26,928.01 -\$27,000.00 +\$14,105.33 +\$0.00 +\$166.46
linimum Payment Warni ou will pay more in interes kample:	ing: If you make only the mini t and it will take you longer to	mum payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$14,199.80 \$307.00
you make no additional narges 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	\$50,000.00 \$35,800.20 \$4,000.00
Only the Minimum Payment Due	24 years	\$29,609	Available Cash  Days in Billing Period: 31	\$4,000.00
\$504	3 years	\$18,160 (Savings=\$11,449)	Customer Care	
	information about your account.		Customer Care Pay by Ph 1-888-258-3741 1-800-472  See Page 2 for additional in	-9297
Payment Coupon Do not staple or use pap		uter Pay by Pi ess.com/pbc 1-800-472	hone Account En 2-9297 Enter account number on Make check payable to Ar	
Payment Coupon Do not staple or use pap	Pay by Comp	uter Pay by Pi ess.com/pbc 1-800-472	Enter account number on Make check payable to Ar Payi	all documents.

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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. Pleased on the 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 will treat the payment of the text word ungest that it entered the returned ungest. 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 fire cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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

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

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

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

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

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



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

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.

	,
	gramma and the
Street Address	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

#### Pay Your Bill with AutoPay

- Avoid late fees

Deduct your payment from your bank account automatically each month

Visit american express.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 12/08/14

Account Ending 0-63006

Payments and Credits	
Summary	
	Total
Payments	-\$27,000.00
Credits	\$0.00
Total Payments and Credits	-\$27,000.00
Detail •Indicates posting date	
Payments	Amount
11/25/14* ELECTRONIC PAYMENT RECEIVED-THANK	-\$27,000.00
New Charges	
Summary	
	Total
Total New Charges	\$14,105.33
Detail	
THOMAS A PICKENS Card Ending 0-63006	
ELLI Cara Entantig 0 05000	Amount
12/06/14 LOWE'S OF SUMMERLIN,LAS VEGAS NV 702-804-0054	\$14,105.33
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
12/08/14 Interest Charge on Purchases	\$166.46
Total Interest Charged for this Period	\$166.46

## **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

2014 Fees and Interest Totals Year-to-Date		
		Amount
Total Fees in 2014		\$99.00
Total Interest in 2014		\$4,766.61

Interest Charge Calculation						
Your Annual Percentage Rate (A		on your account tions Dated	Annuai	Balance	Interest	
	From	То	Percentage Rate	Subject to Interest Rate	Charge	
Purchases	09/26/2014		27.24% (v)	\$20.45	\$0.47	
Purchases	04/06/2006	09/25/2014	13.24% (v)	\$14,751.05	\$165.99	
Cash Advances	09/26/2014		27.24% (v)	\$0.00	\$0.00	
Total					\$166.46	
(v) Variable Rate					····	



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

## Prepared for THOMAS A PICKENS

Account Number 1M96223394

## Available Points

22,831

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



americanexpress.com

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

Account Summary	October 1, 2014 - October 31, 2014
Opening Points Balance	22,831
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	22,831

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**

October 1, 2014 - October 31, 2014

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.

# THOMAS PICKENS

**AMEX** 

61000 changed to 63006

12/09/14 - 12/08/15

[Bates TP03513 - TP03608]

# AMERICAN EXPRESS

## Blue Sky from American Express®

THOMAS A PICKENS Closing Date 01/08/15

Next Closing Date 02/05/15

Account Ending 0-63006

New Balance		\$175.22	Blue Sky Points	
Minimum Paym	ent Due	\$174.00		22,901
Payment Due Da	ate	02/02/15‡	Account Summary	
the Payment Due Date	ng: If we do not receive your Mi listed above, you may have to ase APR may be increased to th	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$14,199.80 -\$14,249.00 +\$49.95 +\$0.00 +\$174.47
Minimum Payment Warni you will pay more in interes example:	ing: If you make only the minir t and it will take you longer to	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$175.22 \$174.00
If you make no additional	You will pay off the balance	And you will pay an	Credit Limit Available Credit	\$50,000.00 \$49,824.78
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		
charges and each month you	shown on this statement in	And you will pay an estimated total of \$179	Available Credit Cash Advance Limit	\$49,824.78 \$4,000.00
charges and each month you pay Only the Minimum Payment Due	shown on this statement in about	estimated total of \$179	Available Credit Cash Advance Limit Available Cash	\$49,824.78 \$4,000.00
charges and each month you pay Only the Minimum Payment Due If you would like information	shown on this statement in about 2 months	estimated total of \$179	Available Credit Cash Advance Limit Available Cash Days in Billing Period: 31	\$49,824.78 \$4,000.00 \$4,000.00
charges and each month you pay Only the Minimum Payment Due If you would like information	shown on this statement in about  2 months  n about credit counseling servi	estimated total of \$179	Available Credit Cash Advance Limit Available Cash Days in Billing Period: 31  Customer Care	\$49,824.78 \$4,000.00 \$4,000.00

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

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Payment Due Date
02/02/15

New Balance
\$175.22

Minimum Payment Due
\$174.00

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

\$
<b>Amount Enclosed</b>

0000349990487829378 000017522000017400 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. Pleased on 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 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 2.7% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

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

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



**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



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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- 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 01/08/15

Account Ending 0-63006

12/24/14* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK -\$5,000.00 10/03/15* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK -\$9,249.00  New Charges  Summary  Total  DANKA MICHAELS 0-61018 \$49.95  Total New Charges \$49.95  Amount \$49.95  Total Fees for this Period \$0.00  Interest Charged \$40.00  Amount \$40.00  Total Fees For this Period \$40.00  Total Fees Total Pees Total Pee	<u></u>		
Payments		edits	
Payments         -514,249.00           Credits         50.00           Total Payments and Credits         -514,249.00           Detail         *Indicates posting date           Payments           Amount           12/24/14*         *THOMAS A PICKENS         ELECTRONIC PAYMENT RECEIVED-THANK         -55,000.00           01/03/15*         THOMAS A PICKENS         ELECTRONIC PAYMENT RECEIVED-THANK         -59,249.00           New Charges           Summary           Total           DANKA MICHAELS 0-61018         549.95           Card Ending 0-61018           Amount           2/19/14         AMERICAS TEST KITCHE800-526-842         MA         \$49.95           Fees           Amount           0tal Fees for this Period         50.00           Interest Charged           Amount           1/08/15         Interest Charge on Purchases         \$174.47	Summary		
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Total Payments and Credits    Payments   Pay	~~ <del>`</del>		-\$14,249.00
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TOTAL  TOTAL  TOTAL  TOTAL  TOTAL  DANKA MICHAELS  Card Ending 0-61018  Total  Total  Total  Amount  Total  Total  Amount  Total  Amount  Total  Amount  Total  Amount  Total  To	Detail Indicates posting	date	
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Summary  Total  DANKA MICHAELS 0-61018  Charles  Detail  DANKA MICHAELS Card Ending 0-61018  Amount  2/19/14 AMERICAS TEST KITCHE800-526-8442 MA WEB MEMBER  Amount  fotal Fees for this Period  Amount  1/08/15 Interest Charged  Total	01/03/15* THOMAS A PICKEI	NS ELECTRONIC PAYMENT RECEIVED-THANK	
Total   S49.95   S	New Charges		
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Total New Charges \$49.95  Detail  DANKA MICHAELS Card Ending 0-61018  Amount 2/19/14 AMERICAS TEST KITCHE800-526-8442 MA \$49.95  WEB MEMBER  Amount otal Fees for this Period \$0.00  Interest Charged  Amount 1/08/15 Interest Charge on Purchases \$174.47			Total
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Amount 1/08/15 Interest Charge on Purchases \$174.47	Total Fees for this Period		\$0.00
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1/08/15 Interest Charge on Purchases \$174.47	300		
atellation of the state of the	01/08/15 Interest Charge on	n Purchases	

## **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

2015 Fees and Interest Totals Year-to-Date					
Total Fees in 2015					Amount
					\$0.00
Total Interest in 2015					\$174.47

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	09/26/2014	27.24% (v)	\$7,544.11	\$174.47
Cash Advances	09/26/2014	27.24% (v)	\$0.00	\$0.00
Total				\$174,47
(v) Variable Rate				7., .,



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

## Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

22,901

## **Questions About Your Account?**



americanexpress.com

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

Account Summary	November 1, 2014 - November 30, 2014
Opening Points Balance	22,831
New Points Earned	+70
Points Redeemed or Adjusted	0
New Points Balance	22,901

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	Trans	action	Detail
--------	-------	--------	--------

November 1, 2014 - November 30, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	70	0	70
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	70	0	70

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 02/05/15

Next Closing Date 03/08/15

Account Ending 0-63006

p. 1/9

New Balance		\$19,408.78	Blue Sky Points	
linimum Payment D	ue	\$256.00		37,006
Payment Due Date		03/02/15‡	Account Summary	· · · · · · · · · · · · · · · · · · ·
<sup>‡</sup> Late Payment Warning: If we the Payment Due Date listed at \$38.00 and your Purchase APR I	love, you may have to i	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$175.2 -\$4,826.0 +\$23,996.9 +\$0.0 +\$62.6
nimum Payment Warning: If you will pay more in interest and it was mole:	ou make only the minin will take you longer to p	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$19,408.7 \$256.0
ou make no additional rges and each month you shown about Only the Minimum Payment Due		And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit Available Cash Days in Billing Period: 28	\$50,000.00 \$30,591.2 \$4,000.00 \$4,000.00
\$677	3 years	\$24,362 (Savings = \$16,263)	Customer Care	
See Page 7 for an Importa	nt Change to Your A	Account Terms	1-888-258-3741 1-800-47	
Please fold on the perforation below, Payment Coupon Do not staple or use paper clips	, detach and return with y  Pay by Compu	ter Payby	72.0207	nding 0-63006
		·	Make check payable to	
liilliiliidiliili THOMAS A PICE 9517 QN CHARI LAS VEGAS NV 8	OTTE DR	նկկրովիուկի		yment Due Date 03/02/15 New Balance \$19,408.78 Im Payment Due \$256.00
		իրուրդորուժուրդի	ւսիվիոդիկինին *	
Check here if your address or phone number has changed. Note changes on reverse side.	BOX 0	ICAN EXPRESS 1001 NGELES CA 90096-8000		Amount Enclos

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

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

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

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

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

Website: americanexpress.com Mobile Site: amexmobile.com **Customer Care** & Billing Inquiries P.O. BOX 981535

**Payments** BOX 0001

EL PASO, TX LOS ANGELES CA 90096-8000 79998-1535

Change	of I	Add	ress
16			

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. 3/9

THOMAS A PICKENS Closing Date 02/05/15

Account Ending 0-63006

Summ	an/					
Summ	iai y					***************************************
						Tota
Payments						-\$4,826.00
Credits Total Baye	ments and Credits					\$0.00
	ments and Credits		~			-\$4,826.00
Detail	*Indicates posting date					
Payments						Amount
01/28/15*	THOMAS A PICKENS	***************************************	ELECTRONIC PAY	YMENT RECEIVED	D-THANK	-\$4,826.00
New	Charges					
Summ	ary					
TION	DICUCAL O COST					Total
	PICKENS 0-63006			~~~		\$23,971.91
Total New	Charges					\$25.00 \$23,996.91
,						\$23,330.31
Detail						
23	OMAS A PICKENS rd Ending 0-63006					
			***************************************			Amount
01/08/15	LOWE'S OF SUMMERLIN,L 702-804-0054	AS VEGAS	NV			\$205.48
01/10/15	LOWE'S OF SUMMERLIN,L 702-804-0054	AS VEGAS	NV			\$1,030.03
01/10/15	LOWE'S OF W. SUMMERLL 702-352-2510	AS VEGAS	NV			\$1,814.18
01/11/15	THE HOME DEPOT 3305 L/ 800-654-0688	AS VEGAS	NV		0.000	\$871.72
)1/14/15	LOWE'S OF CENTENNIALL 702-352-0940	AS VEGAS	NV			\$730.31
2/01/15	GODADDY.COM SCOTTSD	ALE AZ				\$4.99
2/04/15	Travel Insurance PolRichm INSURANCE SALES Description 200017817883	ond				\$450.00
2/05/15	DELTA AIR LINES ATLAN' DELTA AIR LINES	TA				\$9,432.60
	From:	To:		Carrier:	Class:	
	LAS VEGAS MCCARRAN	N.Y. J F k	KENNEDY I	DL	D	
		SHANNO		DL	D	
			(ENNEDY I AS MCCARRAN	DL DL	D D	
					<del>-</del>	

Continued on reverse

			***************************************		Amount
02/05/15 DELTA AIR LINES ATLANTA					\$9,432.60
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	LAS VEGAS MCCARRAN	N.Y. J F KENNEDY I	DL	D	
		SHANNON	DL	D	
		N.Y. J F KENNEDY I	DL	D	
		LAS VEGAS MCCARRAN	DL	D	
	Ticket Number: 006230039		Date of Depa	rture: 06/03	
	Passenger Name: PICKENS				
	Document Type: PASSENG	ER TICKET			
O DA	NKA MICHAELS				
Car	d Ending 0-61018				
					Amount
1/30/15	BARNES&NOBLE MEMBER	NEW YORK NY			\$25.00
	8662387323				
	Description				
	B Membership Renewa				
Fees					
					Amount
otal Fees f	or this Period				\$0.00
Intere	st Charged			T-MM-1	· · · · · · · · · · · · · · · · · · ·
					Amount
	1-1				
2/05/15	Interest Charge on Purchas	es			\$62.65

## **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.

2015 Fees and Interest Totals Year-to-Date				
	Amount			
Total Fees in 2015	\$0.00			
Total Interest in 2015	\$237.12			



THOMAS A PICKENS Closing Date 02/05/15

Account Ending 0-63006

p. 5/9

Interest Charge Calculatio	n				
Your Annual Percentage Rate (APR) is the ar	nnual interest rate	on your accoun	t.		***************************************
	Transact	ions Dated	Annual	Balance	Interest
	From	To	Percentage Rate	Subject to Interest Rate	Charge

 Purchases
 09/26/2014
 27.24% (v)
 \$2,999.49
 \$62.65

 Cash Advances
 09/26/2014
 27.24% (v)
 \$0.00
 \$0.00

 Total
 \$62.65
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(v) Variable Rate

Important Change to Your Account Terms



THOMAS A PICKENS Closing Date 02/05/15

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.

## Important Notice Regarding Your Penalty Annual Percentage Rate The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page. Revised Term, as of February 06, 2016 Penalty APR 29.24% This APR will vary with the market based on the Prime Rate. This APR will apply to your account if you: 1) make one or more late payments; or 2) make a payment that is returned. How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

## Reason for Our Decision

ID 10140

· The Penalty APR on your card is lower than typical Penalty APRs for similar cards in the marketplace.

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

CMLENDDMLND0003

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

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. 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.

#### Penalty APR and When it Applies

Effective February 06, 2016, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement by deleting the *Penalty APR and When it Applies* row and replacing it with the following:

Penalty APR and When it Applies	29.24%
Applies	This APR will vary with the market based on the Prime Rate.
	This APR will apply to your account if you:
	make one or more late payments; or
	2) make a payment that is returned.
	How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

#### How Rates and Fees Work

Effective February 06, 2016, 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 replacing the APRs and Daily Periodic Rates (DPRs) for Penalty with the following:

Calculating	Rate Description	Prime + Margin	APR	DPR
APRs and DPRs	Penalty	Prime + 25.99%	29,24%	0.0801%



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

## Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

37,006

## **Questions About Your Account?**



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

Account Summary	December 1, 2014 - December 31, 2014
Opening Points Balance	22,901
New Points Earned	+14,105
Points Redeemed or Adjusted	0
New Points Balance	37,006

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, 2014 - December 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	14,105	0	14,105
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	14,105	0	14,105

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 03/08/15 Next Closing Date 04/07/15

Account Ending 0-63006

p. 1/11

New Balance		\$37,007.12	Blue Sky Points	
Minimum Paym	ent Due	\$1,082.00		37,056
Payment Due Date 04/		04/02/15‡	1/02/15‡	
			Account Summary	
the Payment Due Date	: listed above, vou mav ha	our Minimum Payment Due by we to pay a late fee of up to d to the Penalty APR of 27.24%.	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$19,408.76 -\$5,925.26 +\$22,804.2 +\$0.00 +\$719.37
inimum Payment Warn u will pay more in interes ample:	ing: If you make only the st and it will take you long	minimum payment each period, ger to pay off your balance. For	New Balance Minimum Payment Due	\$37,007.1: \$1,082.0
ou make no additional	You will pay off the balan	nce And you will pay an	Credit Limit Available Credit	\$50,000.00
arges and each month you y	shown on this statement about	in estimated total of	Cash Advance Limit	\$12,992.88 \$4,000.00
Only the Minimum Payment Due	31 years	\$77,353	Available Cash  Days in Billing Period: 31	\$4,000.00
\$1,278	3 years	\$45,995 (Savings=\$31,358)	Customer Care	<del>Y</del>
		g services, call 1-888-733-4139.	Pay by Computer american express.com/p	bc
See page 2 for important	information about your acc	ount.	Customer Care Pay by P 1-888-258-3741 1-800-47	
See Page 5 for Imp	ortant Changes to Yo	ur Account Terms.	See Page 2 for additional in	nformation
See Page 7 for Imp	ortant Changes to You	ur Agreement for		
Transferring Funds	Electronically.  on below, detach and return	n with your payment 🕴		
Pleasefold on the perforation Do not staple or use par HII 11111	on below, detach and return  per clips Pay by C  american	omputer Pay by Phexpress.com/pbc Pay by Ph	-9297 Enter account number or Make check payable to A	n all documents. merican Express rment Due Date
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Please fold on the perforation Payment Coupon Do not staple or use page Illiquill THOMA: 9517 QN	on below, detach and return per clips Pay by Commercian pe	omputer Pay by Phexpress.com/pbc Pay by Ph	Pay  Enter account number of Make check payable to A  Pay  Minimus	m all documents. merican Express /ment Due Date 04/02/15 New Balance \$37,007.12
Please fold on the perforation Payment Coupon Do not staple or use page Illiquill THOMA: 9517 QN	on below, detach and return per clips Pay by Coerclips Pa	omputer express.com/pbc  Pay by Ph 1-800-472	-9297 Enter account number of Make check payable to A Pay Minimus	m all documents. merican Express /ment Due Date 04/02/15 New Balance \$37,007.12

h PO 005804000547007E00 87EP5878P0PPPPE0000

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. Pleased on ot 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 your deposit or ofter 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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**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 1-336-393-1111 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.

Street Address City, State

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

## Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit 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 03/08/15

Account Ending 0-63006

p. 3/11

Paym	ents and Credits	
Summ	ary	
		Total
Payments		-\$5,000.00
Credits		-\$925.28
Total Payr	nents and Credits	-\$5,925.28
Detail	*Indicates posting date	
Payments		Amount
03/02/15*	ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
03/03/15*	ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
Credits		Amount
02/12/15	APPLE STORE 650 LAS VEGAS NV COMPUTER STORE	-\$252.84
02/21/15*	Credit Adjustment for Purchase Finance Charge	-\$630.66
02/21/15*	Credit Adjustment for Billing Inquiry	-\$41.78
Summ	ary	Total
Total New	Charges	\$22,804.25
Detail		
23-43	OMAS A PICKENS	
لـــا Car	d Ending 0-63006	
		Amount
02/08/15	APPLE STORE 650 LAS VEGAS NV COMPUTER STORE	\$7,083.55
02/09/15	NORTON *AP113813951877-294-5265 CA	\$89.99
02/10/15	APPLE ONLINEUSA APPLCUPERTINO CA APPLE ONLINE STORES	\$713.30
02/14/15	APPLE ONLINEUSA APPLCUPERTINO CA APPLE ONLINE STORES	\$5,993.06
)2/14/15	APPLE ONLINEUSA APPLCUPERTINO CA APPLE ONLINE STORES	\$2,996.53
3/04/15	MES*BLUEBEAM SOFTWARPASADENA CA 6262962140	\$1,645.00
3/04/15	APPLE STORE 650 LAS VEGAS NV COMPUTER STORE	\$4,045.05
3/05/15	APPLE ONLINEUSA APPLCUPERTINO CA APPLE ONLINE STORES	\$237.77

Continued on reverse

Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
03/08/15 Interest Charge on Purchases	\$719.37
Total Interest Charged for this Period	\$719,37

## **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.

2015 Fees and Interest Totals Year-to-Date				
				Amount
Total Fees in 2015				\$0.00
Total Interest in 2015				\$325.83

## **Interest Charge Calculation**

	PR) is the annual interest rate on your accoun <b>Transactions Dated</b>	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From To			
Purchases	09/26/2014	27.24% (v)	\$31,106.43	\$719.37
Cash Advances	09/26/2014	27.24% (v)	\$0.00	\$0.00
Total				\$719.37



THOMAS A PICKENS Closing Date 03/08/15

Account Ending 0-63006

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

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. 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 changes to your Cardmember Agreement can be found after the summary chart.

	Summary of Changes
Statement credits on travel	We are changing how you can redeem points for eligible travel purchases.
purchases	Effective for redemptions requested on or after June 15, 2015, you cannot apply an increment of 7,500 points to an amount of less than \$100.
	For example, if you have a \$253 charge for a flight, you can redeem 7,500 points for a \$100 credit or 15,000 points for a \$200 credit. You cannot redeem 22,500 points for a \$253 credit.
	As a reminder, eligible travel purchases are not combinable for redemption purposes.
Important Information about Blue Sky point values	The value of Blue Sky points varies depending upon how you choose to use them. You can get information regarding the value of points for various redemption options and learn about upcoming changes going into effect on June 15, 2015 at americanexpress.com/redeembluesky or by calling the number on the back of your Card. Redemption options and point values can change at any time. Point values listed do not include discounts or other promotional offers which may be in effect from time to time.

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

S0135

BP/BLSKRWD/0315

## **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. 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 to redeem points

Effective June 15, 2015, in the Supplement to Your Cardmember Agreement regarding How Your Reward Program Works ("Supplement"), the *Statement credits on travel purchases* section is deleted in its entirety and replaced with:

#### Statement credits on travel purchases

You can redeem points in increments of 7,500 for eligible travel purchases. For each 7,500 points increment you receive a \$100 statement credit that can be applied toward an eligible travel purchase. Statement credits cannot exceed the amount of the eligible travel purchase and you cannot apply an increment of 7,500 points to an amount of less than \$100.

For example, if you have a \$253 charge for a flight, you can redeem 7,500 points for a \$100 credit or 15,000 points for a \$200 credit. You cannot redeem 22,500 points for a \$253 credit. Eligible travel purchases are: airfare for a scheduled flight on a passenger carrier, hotel stays (excluding time shares, banquets and events), car rentals from select major car rental companies listed at americanexpress.com/rewards-info, and other purchases from an online travel site, cruise lines, travel agencies and tour operators.

You must redeem points within 6 billing cycles of the Closing Date shown on the billing statement on which the eligible travel purchase first appears.

You must pay any amount due on the eligible travel purchase by the required date.

Eligible travel purchases are not combinable for redemption purposes. If a merchant processes your eligible travel purchases as more than one charge, you will also not be able to combine them.

S0135

BP/BLSKRWD/0315



THOMAS A PICKENS Closing Date 03/08/15 p. 7/11

Account Ending 0-63006

## Important Change to Your Agreement for Transferring Funds Electronically

We are making a change to Your Agreement for Transferring Funds Electronically (the "EFT Agreement"). A summary of the change can be found in the table below.

A copy of the new EFT Agreement can be found on the following pages. This EFT Agreement replaces any previous EFT Agreement you may have received, and contains important information regarding Electronic Funds Transfers. Please take time to familiarize yourself with the EFT Agreement and retain it for future reference.

Summary of Change			
In case of errors or questions related to our Electronic Funds Transfer Service(s)	We are clarifying that if we need more time to investigate after you have reported an error to us, we will credit your bank account within 10 business days.		

See the following pages for your new EFT Agreement

S1435

BP/EFTCSMR/0315

## Your Agreement for Transferring Funds Electronically

This EFT Agreement is between American Express Travel Related Services Company, Inc. and you, once you enroll in an Electronic Funds Transfer Service of ours (service) such as AutoPay, Pay By Computer, or Pay By Phone. This replaces any previous agreement you may have with us for the services.

Words we use in this agreement In this EFT Agreement, you and your mean, in addition to the Basic Cardmember, any Additional Cardmembers who have enrolled in the service. We, our, and us mean American Express Travel Related Services Company, Inc. Your card account means the American Express card account. Your bank is the bank, securities firm, or other financial institution that holds your bank account. Your bank account is the bank account you use to pay for any transactions you make through the service. Withdraw or withdrawal means an electronic debit or deduction of funds from your bank account. Our business days are Monday through Friday, excluding holidays

## AutoPay, Pay By Computer, Pay By Phone

With these services, you can initiate electronic payments to your card account. When you do so, you allow us or our agent to draw a check on or initiate an automated clearing house (ACH) withdrawal from your bank account in the amount you authorize. If your bank returns a check or ACH withdrawal unpaid the first time we submit it for payment, we may cancel your right to use the service. Your bank may charge you a fee if this happens.

How to contact us about the services 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.

How to stop AutoPay payments If you have told us to make AutoPay payments from your bank account, you can stop any of these payments by calling us at 1-800-227-4669or writing to American Express, Electronic Funds Services, P.O. Box 981540, El Paso, TX 79998-1540 in time for us to receive your request at least 2 business days before the payment is scheduled to be made. We will tell you, at least 10 days before each payment, when it will be made and \$1435

how much it will be. If we receive your request to stop one of these payments at least 2 business days before the payment is scheduled to be made and we do not stop it, we will be liable for your losses or damages.

#### Unauthorized transactions

Tell us AT ONCE if you believe that a transaction has been made without your permission using your card or information about your card account. Calling is the best way of keeping your possible losses down. You could lose all the money in your bank account (plus your maximum overdraft line of credit, if applicable).

Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.). You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso. TX 79998-1532.

Improper transactions or payments If we do not complete a transfer to or from your bank account on time or in the correct amount, according to this EFT Agreement, we will be liable for your losses or damages There are some exceptions. We are not liable:

- if, through no fault of ours, you do not have enough money in your bank account:
- if the transfer would go over the credit limit on any overdraft line you may have;
- if the funds in your bank account were subject to legal process or other encumbrance that restricted the transaction
- if circumstances beyond our control (such as fire or flood) prevented the transaction, despite our reasonable precautions; or
- if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

#### Privacy

We will disclose information to third parties about your transactions:

- when necessary for completing transactions;
- to comply with government agency or court orders; or
- as stated in our Privacy Notice, which covers your use of the services.

#### Arbitration

The Arbitration section, in Part 2 of the Cardmember Agreement, applies to this EFT Agreement and the services.

In case of errors or questions
If you think your statement or receipt is
wrong, or if you need more information about
a transaction on your statement or receipt,
call or write us as soon as you can. We must
hear from you no later than 60 days after we
sent the FIRST statement on which the
problem or error appeared. If you do not

contact us because of certain circumstances (such as you are in the hospital), we may extend the 60-day period for a reasonable time. When you contact us:

- tell us your name and account number.
- describe the error or the transaction you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information tell us the amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after you called us. Within 10 business days after we hear from you we will determine whether an error has occurred. We will correct any error promptly. However, if we need more time, we may take up to 45 calendar days to investigate. If we do take more time, we will credit your bank account within 10 business days for the amount you think is in error so that you will have use of the funds during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10business days, we may not credit your bank account for the amount you question.

We will tell you the results within 3 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 find 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 a service

#### We may end the services

We may extend or limit the services at any location without telling you ahead of time. Also, we may stop a service at any time.

We may cancel your participation in a service at any time. If we do, we will write to you, but we may not send you the notice until after we cancel. Also, we may refuse to authorize a transaction at our discretion.

We will end or suspend use of a service

you do not use it for 18 months in a row,

BP/EFTCSMR/0315



THOMAS A PICKENS Closing Date 03/08/15 p. 9/11

Account Ending 0-63006

your card account is in default,

- your card account is cancelled or suspended,
- you cancel the authorization you gave your bank to pay for any transactions you make through the service, or
- your bank account is closed to withdrawals by us or our agents.
  You may choose to stop using any service. If you do, you must write to us at American Express, Electronic Funds Services, P.O. Box981531, El Paso, TX 79998-1531.

#### Assignment

We may assign this EFT Agreement to a subsidiary or affiliate at any time.

#### Note for Massachusetts residents

General disclosure statement: Any documentation given to you which shows that an electronic funds transfer was made will be admissible as evidence of that transfer and will constitute prima facie proof that the transfer was made.

Except as explained in this EFT Agreement, if you initiate an electronic funds transfer from your bank account, you cannot stop payment of the transfer.

Unless otherwise provided in this EFT Agreement, you may not stop payment of electronic funds transfers. Therefore, do not use electronic transfers for

#### purchases or service unless you are satisfied that you will not need to stop payment,

Disclosure of bank account information to third parties: If you give us your written authorization to disclose information about you, your bank account, or the transactions that you make to any person, that authorization will automatically expire 45 days after we receive it.

Optional limit on obtaining cash: You can ask us to limit the total amount of cash that you may get from ATMs in a single day to\$50. If you choose this option, we will take all reasonable steps to comply with your request.

S1435

BP/EFTCSMR/0315



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

Prepared for THOMAS A PICKENS

Account Number 1M96223394

**Available Points** 

37,056

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	January 1, 2015 - January 31, 20			
Opening Points Balance	37,006			
New Points Earned	+50			
Points Redeemed or Adjusted	0			
New Points Balance	37,056			

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.

January 1, 2015 - January 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	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.



THOMAS A PICKENS Closing Date 04/07/15 Next Closing Date 05/08/15

Account Ending 0-63006

p. 1/11

New Balance		\$37,875.92	Blue Sky Points
Minimum Payment Due		\$1,242.00	61,05
Payment Due D	ate	05/02/15	Account Summary
the Payment Due Date	listed above, vou mav	e your Minimum Payment Due by have to pay a late fee of up to sed to the Penalty APR of 27.24%	Previous Balance \$37,007.
inimum Payment Warni u will pay more in interes ample:	ing: If you make only to st and it will take you k	the minimum payment each peri onger to pay off your balance. Fo	od, New Balance \$37,875.  Minimum Payment Due \$1,242.0
rou make no additional arges and each month you y	You will pay off the ba shown on this statemen about	lance And you will pay an estimated total of	Credit Limit
Only the Minimum Payment Due	32 years	\$78,591	Available Cash \$4,000.0  Days in Billing Period: 30
\$1,294	3 years	\$46,599 (Savings = \$31,992)	Customer Care
ou would like informatio	n about credit counsel	ling services, call 1-888-733-4139	Pay by Computer
See page 2 for important See Page 5 for an ir for important notice Transfer Error Resol	mportant Privacy N es about Your Billin	otice and the following pag g Rights, Electronic Fund	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297
See Page 5 for an ir for important notice Transfer Error Resol	mportant Privacy Nes about Your Billing ution and a notice for a notic	otice and the following pag g Rights, Electronic Fund for WA residents. turn with your payment ↓	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information  by Phone Account Ending 0-63006 0-472-9297  Enter account number on all documents
See Page 5 for an ir for important notice Transfer Error Resolution Transfer Error Resolution Please fold on the perforation Payment Coupon Do not staple or use page	mportant Privacy Nes about Your Billing ution and a notice for an and a notice for an and retain the second	otice and the following pag g Rights, Electronic Fund for WA residents. turn with your payment ↓	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information  by Phone 00-472-9297  Enter account number on all document Make check payable to American Express
See Page 5 for an infor important notice Transfer Error Resolution Transfer Error Resolution Payment Coupon Do not staple or use page THOMAS 9517 QN	mportant Privacy Nes about Your Billing ution and a notice for a notic	otice and the following pag g Rights, Electronic Fund for WA residents. turn with your payment ↓	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information  by Phone 00-472-9297  Enter account number on all documents Make check payable to American Expres  Payment Due Date 05/02/15
See Page 5 for an infor important notice Transfer Error Resolution Please fold on the perforation Payment Coupon Do not staple or use page THOMAS 9517 QN	mportant Privacy Ness about Your Billing ution and a notice of on below, detach and reto per clips Paybour americal paybour CHARLOTTE DR	otice and the following pag g Rights, Electronic Fund for WA residents. turn with your payment ↓	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information  by Phone 10-472-9297  Enter account number on all document: Make check payable to American Express  Payment Due Date 05/02/15  New Balance \$37,875.92
See Page 5 for an infor important notice Transfer Error Resolution Please fold on the perforation Payment Coupon Do not staple or use page THOMAS 9517 QN	mportant Privacy Ness about Your Billing ution and a notice of on below, detach and reto per clips Paybour americal paybour CHARLOTTE DR	otice and the following pag g Rights, Electronic Fund for WA residents. turn with your payment ↓	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information  Payment Due Date 05/02/15  New Balance
See Page 5 for an infor important notice Transfer Error Resolution  Please fold on the perforation  Payment Coupon Do not staple or use page  THOMAS 9517 QN	mportant Privacy Ness about Your Billing ution and a notice of the privacy of the	otice and the following pag g Rights, Electronic Fund for WA residents. turn with your payment ↓	Customer Care Pay by Phone 1-888-258-3741 1-800-472-9297  See Page 2 for additional information  by Phone 10-472-9297  Enter account number on all documents Make check payable to American Express  Payment Due Date 05/02/15  New Balance \$37,875.92  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. Pleased on 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, our 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 figure 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

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

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

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

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



**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 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

Cha	nge	of	Ad	dr	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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#### 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.

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THOMAS A PICKENS Closing Date 04/07/15

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
03/27/15* ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
New Charges	
Summary	
Total New Charges	Total
, sources charges	\$2,996.53
Detail	
THOMAS A PICKENS Card Ending 0-63006	
	Amount
03/11/15 APPLE ONLINEUSA APPLCUPERTINO CA APPLE ONLINE STORES	\$2,996.53
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
04/07/15 Interest Charge on Purchases	\$872.27
Total Interest Charged for this Period	\$872.27

### **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

2015 Fees and Interest To	otals Year-t	o-Date		
				Amount
Total Fees in 2015			*	\$0.00
Fotal Interest in 2015				\$1,198.10

Interest Charge Calculation			
W 4 10 . D (100)			

	APR) is the annual interest rate on your accoun <b>Transactions Dated</b>	Annual	Balance	Interest Charge
	From To	Percentage Rate	Subject to Interest Rate	
Purchases	09/26/2014	27.24% (v)	\$38,975.57	\$872,27
Cash Advances	09/26/2014	27.24% (v)	\$0,00	\$0.00
Total				\$872,27
(v) Variable Rate				· · · · · · · · · · · · · · · · · · ·



THOMAS A PICKENS Closing Date 04/07/15

Account Ending 0-63006

Rev. 9/2012

## 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

Reasone we can Share dessend information	a Baresandaduris Baresas aberes	ean you ding his sharing
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		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 Offine: www.americanexpress.com/communications or
	Call us at 1-855-297-7748 - our menu will prompt you through your choices
77.0	The state of the s

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 american express.com/contact.

Page 1 of 2 S06N4

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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.
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.
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.
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.
Your choices will apply to everyone on your account.

PERMINE	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you.  • Our joint marketing partners include financial companies.

### other important information

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

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

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

THOMAS A PICKENS Closing Date 04/07/15

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.

S06N4

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**

61,053

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

americanexpress.com

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

Account Summary	February 1, 2015 - February 28, 2015
Opening Points Balance	37,056
New Points Earned	+23,997
Points Redeemed or Adjusted	0
New Points Balance	61,053

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			February 1, 2015 - February 28, 2015
New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	23,972	0	23,972

	On Eligible Charges	Awarded	Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	23,972	0	23,972
Blue Sky Credit Card XXXX-XXXXX0-61018	25	0	25
Total	23,997	0	23,997
Appearance of the contract of	that the or a time is the form to the place of the continuous product the engineering of the continuous continuous and the continuous continuou	and also the section of the section	management of a series of the contraction of the co

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

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THOMAS A PICKENS Closing Date 04/07/15

Account Ending 0-63006

p. 11/11

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

BERING TIME
Danish watch and jewelry
brands which blend minimalistic design with optimal material

DET SET TOURISM
For affordable, Luxurious, travel escapes visit bookjetset.com or call 855-884-1381. strength, Visit beringtime.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.



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THOMAS A PICKENS Closing Date 05/08/15 Next Closing Date 06/07/15 Account Ending 0-63006 **Blue Sky Points New Balance** \$40,200.85 83,605 Minimum Payment Due \$1,296.00 **Payment Due Date** 06/02/15‡ **Account Summary** <sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by Previous Balance \$37,875.92 the Payment Due Date listed above, you may have to pay a late fee of up to \$38.00 and your Purchase APR may be increased to the Penalty APR of 27.24%. Payments/Credits -\$1,242.00 New Charges +\$2,664.10 Fees +\$0.00 Interest Charged +\$902.83 Minimum Payment Warning: If you make only the minimum payment each period, New Balance \$40,200.85 you will pay more in interest and it will take you longer to pay off your balance. For Minimum Payment Due \$1,296.00 example: Credit Limit \$50,000,00 If you make no additional You will pay off the balance And you will pay an Available Credit \$9,799.15 charges and each month you shown on this statement in estimated total of... Cash Advance Limit pay... \$4,000.00 about... Available Cash \$4,000.00 Only the 32 years \$83,033 Days in Billing Period: 31 Minimum Payment Due \$48,943 **Customer Care** \$1,360 3 years (Savings = \$34,090) Pay by Computer If you would like information about credit counseling services, call 1-888-733-4139. americanexpress.com/pbc See page 2 for important information about your account. Pay by Phone 1-800-472-9297 1-888-258-3741 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





Account Ending 0-63006

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

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

Payment Due Date 06/02/15 New Balance \$40,200.85 Minimum Payment Due \$1,296.00

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

**Amount Enclosed** 

0000349990487829378 004020085000129600 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. Pleased on not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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

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

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

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

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

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

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



**Customer Care & Billing Inquiries** 

InternationalCollect 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

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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### 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 05/08/15

Account Ending 0-63006

Payments and Credit	S	
Summary		
		Total
Payments		-\$1,242.00
Credits		\$0.00
Total Payments and Credits		-\$1,242.00
Detail Indicates posting date		
Payments		Amount
04/22/15* THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,242.00
New Charges		
Summary		
		Total
THOMAS A PICKENS 0-63006		\$2,524.10
DANKA MICHAELS 0-61018		\$140,00
Total New Charges		\$2,664.10
Detail		
THOMAS A PICKENS		
Card Ending 0-63006		
		Amount
D4/22/15 AMAZON MKTPLACE PN BOOK STORES	TSAMZN.COM/BILL WA	\$2,524.10
DANKA MICHAELS		
Card Ending 0-61018		
		Amount
D5/01/15 COSTCO #2 1-800-7	74-2678 WA	
COSTCO MEMBER RENE		\$110.00
Description		
For Membership-		
802153782000		
05/08/15 CONSUMERREPORTS.OR	G 800-333-0663 NY	\$30.00
INFORMATION		
Fees		
		Amount
otal Fees for this Period		\$0.00

### **Interest Charged**

		Amount
05/08/15	Interest Charge on Purchases	\$902.83
Total Intere	est Charged for this Period	\$902.83

#### **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.

2015 Fees and Interest Totals Year-to-Date							
	Amount						
Total Fees in 2015	\$0.00						
Total Interest in 2015	\$2,100.93						

### **Interest Charge Calculation**

	Transactions Dated	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
Purchases	09/26/2014	27.24% (v)	\$39,039.55	\$902.83
Cash Advances	09/26/2014	27.24% (v)	\$0.00	\$0.00
Total				\$902.83



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

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

83,605

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



americanexpress.com

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

Account Summary	March 1, 2015 - March 31, 2015
Opening Points Balance	61,053
New Points Earned	+22,552
Points Redeemed or Adjusted	0
New Points Balance	83,605

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
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March 1, 2015 - March 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	22,552	O	22,552
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	22,552	0	22,552

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 05/08/15

Account Ending 0-63006

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

#### SOLÉ BICYCLE CO

Makers of stylish & affordable bicycles, bicycle parts & bike oriented accessories. Check us

### **TOURS4FUN**

Need a break from the daily grind? Tours4Fun offers a oriented accessories. Check us out on-line at solebicycles.com. of the best discounted prices. 866-933-7368 crvisit www.tours4fun.com

# ALL MY SONS MOVING & STORAGE

Happy to accept American Express® Cards at all locations for your residential and business moving needs. Visit allmysons.com or 866-726-1579.

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 06/07/15

Next Closing Date 07/08/15

Account Ending 0-63006

		\$37,858.20	Blue Sky Points	
Minimum Payment Due				86,602
Payment Due Da	ate	07/02/15‡	Account Summary	
†•			10	
the Payment Due Date I	g: If we do not receive your A listed above, you may have to sse APR may be increased to t	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$40,200.85 -\$5,350.00 +\$2,590.00 +\$0.00 +\$417.35
	ng: If you make only the min t and it will take you longer to		New Balance Minimum Payment Due	\$37,858.2 \$792.0
you make no additional narges and each month you	You will pay off the balance shown on this statement in	And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit	\$50,000.00 \$12,141.80
ay	about	1	Available Cash	\$4,000.00 \$4,000.00
Only the Minimum Payment Due	32 years	\$78,605	Days in Billing Period: 30	
\$1,280	3 years	\$46,091 (Savings = \$32,514)	Customer Care	
See page 2 for important i	information about your account		Customer Care Pay by F 1-888-258-3741 1-800-4	72-9297
			-	
Please fold on the perforation  Payment Coupon  Do not staple or use pap	on below, detach and return wit Pay by Comp per clips americanexpo	outer Pay by I		
Payment Coupon Do not staple or use pap THOMAS 9517 QN	Pay by Comp	outer Pay by I	72-9297 Enter account number of Make check payable to	on all documents. American Express syment Due Date 07/02/15 New Balance
Payment Coupon Do not staple or use pap THOMAS 9517 QN	Pay by Company american exploser clips  S A PICKENS I CHARLOTTE DR	outer Pay by I	Enter account number of Make check payable to	on all documents. American Express ayment Due Date
Payment Coupon Do not staple or use pap THOMAS 9517 QN	Pay by Company american exploser clips  S A PICKENS I CHARLOTTE DR AS NV 89145-8673	outer Pay by I	Enter account number of Make check payable to	on all documents. American Express  ayment Due Date 07/02/15  New Balance \$37,858.20  um Payment Due

0000349990487829378 003785820000079200 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 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 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

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



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

- 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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Street Address	SCHOOL SERVICE	Minter the selection of		 		
	Specific Co.					
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Zip Code						
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

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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 06/07/15

Account Ending 0-63006

	nts and Credits		
Summar	У		
			Tota
Payments			-\$3,000.00
Credits			
	PICKENS 0-63006 Its and Credits		-\$2,350.00
i Otal Fayillei	Its and Cleans		-\$5,350.00
Detail	*Indicates posting date		
Payments			Amount
05/26/15*	THOMAS A PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
Credits			Amount
05/21/15 1	THOMAS A PICKENS	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-\$2,350.00
New Ch			
			Total
THOMAS A PIC	KENS 0-63006		\$2,491.00
DANKA MICHA	······································		\$99.00
Fotal New Cha	arges		\$2,590.00
Detail			
2.25	AS A PICKENS		
Lard E	nding 0-63006		_
06/01/15	RELIABLE CARRIER INCCANTON	MI	Amount
	734-453-6677	1411	\$2,491.00
O DANK	A MICHAELS		
Card E	nding 0-61018		
			Amount
	AMAZONPRIME MEMBERSHAMZ SHIPPINGCLUB	IN.COM/PRME NV	\$99.00
Fees			
			Amount

Continued on reverse

### **Interest Charged**

		Amount
06/07/15	Interest Charge on Purchases	\$417.35
	st Charged for this Period	\$417.35

#### **About Trailing Interest**

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

ees and Interest Totals Year-to-Date	
	Amount
n 2015	\$0.00
est in 2015	\$2,518.28
st in 2015	

## **Interest Charge Calculation**

Transactions Dated	Annual	Balance	Interest
From To	Percentage Rate	Subject to Interest Rate	Charge
09/26/2014	13.24% (v)	\$38,324.14	\$417.35
09/26/2014	25.24% (v)	\$0.00	\$0.00
			\$417.35
	From To 09/26/2014	From         To         Percentage Rate           09/26/2014         13.24% (v)	From         To         Percentage Rate         Subject to Interest Rate           09/26/2014         13.24% (v)         \$38,324.14



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

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

86,602

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



americanexpress.com

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

Account Summary	April 1, 2015 - April 30, 2015
Opening Points Balance	83,605
New Points Earned	+2,997
Points Redeemed or Adjusted	0
New Points Balance	86,602

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

April 1, 2015 - April 30, 2015

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	2,997	0	2,997
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	2,997	0	2,997

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 06/07/15

Account Ending 0-63006

p. 7/7

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

# BEVOLO GAS & ELECTRIC LIGHTS

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Not including a Wild West Treme Park, Trains, rides and live entertainment. Something for everyone. Visit us at tweetsie.com or call 800-526-5740.

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. 1/7

THOMAS A PICKENS

New Balance		\$37	,313.24	Blue Sky Points	
Minimum Paym	ent Due		\$824.00		89,266
Payment Due D	210	nc nc	3/02/15‡		
T ayment Due D	ate		3/02/15+	Account Summary	
‡Late Payment Warnir the Payment Due Date \$38.00 and your Purch	listed above, you may	have to pay a late fe	e of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$37,858.20 -\$1,000.00 +\$0.00 +\$27.00 +\$428.04
inimum Payment Warn u will pay more in interes ample:	ng: If you make only t t and it will take you lo	he minimum payme nger to pay off your	nt each period, balance. For	New Balance Minimum Payment Due	\$37,313.24 \$824.00
you make no additional	You will pay off the ba	lance And your	will pay an	Credit Limit	\$50,000.00
arges and each month you y	shown on this stateme		total of	Available Credit  Cash Advance Limit	\$12,686.76 \$4,000.00
Only the	4 m 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	· · · · · · · · · · · · · · · · · · ·		Available Cash	\$4,000.00
Minimum Payment Due	32 years		\$77,416	Days in Billing Period: 31	
\$1,262	3 years		\$45,427 ngs = \$31,989)	Customer Care	
				See Page 2 for additional in	nformation
Please fold on the perforati —— Payment Coupon Do not staple or use pa	Pay by	urn with your paymen y Computer :anexpress.com/pbc	nt ↓ Pay by Ph. 1-800-472-		
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Do not staple or use pap THOMA 9517 Q1	Pay by oper clips americ	/Computer	Pay by Ph	Enter account number o Make check payable to A	n all documents. Imerican Express
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Payment Coupon Do not staple or use pay THOMA 9517 QN	per clips Pay by americ  S A PICKENS N CHARLOTTE DR	Computer can express.com/pbc	Pay by Ph 1-800-472-	Enter account number o Make check payable to A Pa Minimu	n all documents. Imerican Express Imeric
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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 include 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, your dafter 800 pm. MST may not be credited until the next day. 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

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



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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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- 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

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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 07/08/15

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
07/08/15* ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
Fees	
	Amount
07/02/15 Late Payment Fee	\$27.00
Total Fees for this Period	\$27.00
Interest Charged	
	Amount
07/08/15 Interest Charge on Purchases	\$428.04
Total Interest Charged for this Period	\$428.04

### **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.

2015 Fees and Interest Totals Year-to-Date				
		Amount		
Total Fees in 2015		\$27.00		
Total Interest in 2015		\$2,946.32		

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	09/26/2014	13.24% (v)	\$38,038.03	\$428,04	
Cash Advances	09/26/2014	25.24% (v)	\$0.00	\$0.00	
Total				\$428.04	
(v) Variable Rate		TV, U.S. Time VIII I I I I I I I I I I I I I I I I I			



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

### Prepared for THOMAS A PICKENS

Account Number 1M96223394

### **Available Points**

89,266

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



1-866-891-2244 InternationalCollect: 1-336-393-1111

Account Summary	May 1, 2015 - May 31, 2015	
Opening Points Balance	86,602	
New Points Earned		
Points Redeemed or Adjusted	0	
New Points Balance	89,266	

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 Transacti	on Detai	I
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May 1, 2015 - May 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	2,524	0	2,524
Blue Sky Credit Card XXXX-XXXXX0-61018	140	0	140
Total	2,664	0	2,664

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 07/08/15

Account Ending 0-63006

p. 7/7

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#### MEXGROCER.COM

Ships nationwide hard to find authentic Mexican groceries, cooking utensils, health & nutrition and more items from Mexico. 877-463-9476 or mexgrocer.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

New Balance	77. The same of th	\$36,892.63	Blue Sky Points	
Minimum Payme	ent Due	\$768.00		89,506
		4,00,00		
Payment Due Date 09/02/15‡		Account Summary	* · · · · · · · · · · · · · · · · · · ·	
the Payment Due Date	ng: If we do not receive your N listed above, you may have t ase APR may be increased to	o pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$37,313.24 -\$824.00 +\$0.00 +\$403.39
inimum Payment Warni u will pay more in interes ample:	ing: If you make only the mir it and it will take you longer t	nimum payment each period, o pay off your balance. For	New Balance Minimum Payment Due	\$36,892.63 \$768.00
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	\$50,000.00 \$13,107.37
Only the		Andreas .	Available Cash	\$4,000.00 \$4,000.00
Minimum Payment Due	31 years	\$76,584	Days in Billing Period: 30	
\$1,248	3 years	\$44,915 (Savings = \$31,669)	Customer Care	***************************************
			1-888-258-3741 1-800-472 See Page 2 for additional in	
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Payment Coupon Do not staple or use pap  THOMAS 9517 QN	Pay by Comp	outer Pay by P	2-9297 Enter account number or Make check payable to Ai	mall documents, merican Express. ment Due Date 09/02/15
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p. 1/7

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. Pleased on 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 uppaid. 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 electronically electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments 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. 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

Cash Advance at ATMs Inquiries

InternationalCollect

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

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

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

- 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

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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 08/07/15

Account Ending 0-63006

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Payments and Credits	
Summary	
	Total
Payments	-\$824.00
Credits	\$0.00
Total Payments and Credits	-\$824.00
Detail *Indicates posting date	
Payments	Amount
07/22/15* ELECTRONIC PAYMENT RECEIVED-THANK	-\$824.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
08/07/15 Interest Charge on Purchases	\$403.39
Total Interest Charged for this Period	\$403.39

#### **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.

2015 Fees and Interest Totals Year-to-Da	te
	Amount
Total Fees in 2015	\$27.00
Total Interest in 2015	\$3,349.71

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  Transactions Dated Annual Balance Interest rate on your account.  Percentage Subject to Chair									
Purchases	07/27/2015		13.24% (v)	\$0.00	\$0.00				
Purchases	09/26/2014	07/26/2015	13.24% (v)	\$37,042.01	\$403.39				
Cash Advances	07/27/2015		25.24% (v)	\$0.00	\$0.00				
Total					\$403.39				
(v) Variable Rate									



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

#### Prepared for THOMAS A PICKENS

Account Number 1M96223394

#### **Available Points**

89,506

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

american

americanexpress.com

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

Account Summary	June 1, 2015 - June 30, 2015
Opening Points Balance	89,266
New Points Earned	+240
Points Redeemed or Adjusted	0
New Points Balance	89.506

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**

June 1, 2015 - June 30, 2015

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	141	0	141
Blue Sky Credit Card XXXX-XXXXX0-61018	99	0	99
Total	240	0	240

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 08/07/15

Account Ending 0-63006

p. 7/7

Now Accepting American Express\* Cards

#### **ENDLESS JEWELRY**

Color Your Life! Jewelry designed to be fun, festive and elegant. Visit our website at www.endlessjewelry.us.

#### **A1SUPPLEMENTS**

A nutritional supplement distributor and online wholesaler of sports nutrition and nutritional supplements. alsupplements.com or 888-324-2758.

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

p. 1/9

		\$36,304	.96	Blue Sky Point	.3
Minimum Payment Due	<b>;</b>	\$771	.00		89,50
ayment Due Date		10/02/	/15 <sup>‡</sup> A	count Summa	nry
<sup>‡</sup> Late Payment Warning: If we d the Payment Due Date listed ab \$38.00 and your Purchase APR n	ove, you may nave to	o pay a late fee of t	up to	Previous Balance Payments/Credits New Charges Fees nterest Charged	\$36,892 -\$1,000 +\$0. +\$412.
nimum Payment Warning: If you r will pay more in interest and it will mple:			i penou,	New Balance Minimum Paymen	\$36,304. t Due \$771.
	pay off the balance n this statement in	And you will pay estimated total o	ran ) /	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000. \$13,695. \$4,000. \$4,000.
Only the Ninimum Payment Due	31 years	\$75,32		Days in Billing Perio	
\$1,228	3 years	\$44,20	,,,,,,	stomer Care	
ou would like information about cre		(Savings = \$ Ses. call 1-888-733-		Pay by Comp americanexpr	
See page 2 for important information	•			Customer Care -888-258-3741	Pay by Phone 1-800-472-9297
					dditional information.
Please fold on the perforation below, d  Payment Coupon Do not staple or use paper clips	etach and return with  Pay by Comput  americanexpres	ter	Pay by Phone 1-800-472-929	7	ccount Ending 0-63000
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Payment Coupon Do not staple or use paper clips THOMAS A PICKEN 9517 QN CHARLOT	Pay by Compute american express AS ITE DR 45-8673  AMERI BOX 0	ter ss.com/pbc	1-800-472-929	7 Enter account	number on all documer yable to American Expr Payment Due Da 10/02/1 New Balan \$36,304.9
Payment Coupon Do not staple or use paper clips  THOMAS A PICKEN 9517 QN CHARLOT LAS VEGAS NV 891  Check here if your address or phone number has changed.	Pay by Compute american expressions  IS TTE DR 45-8673  AMERI BOX 01 LOS AI	ter is.com/pbc	1-800-472-929	7 Enter account Make check pa	number on all docume yable to American Exp Payment Due D. 10/02/ New Balar \$36,304. Minimum Payment D. \$771.

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 aso: (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.



**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: 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 A	Address
If correct on fro	ont, 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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Email				 		 					 	 	 	 		

#### Pay Your Bill with AutoPay

- Avoid late fees
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Deduct your payment from your bank account automátically 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 09/07/15

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
08/25/15* ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
09/07/15 Interest Charge on Purchases	\$412.33
Total Interest Charged for this Period	\$412.33

### **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.

2015 Fees and Interest Tot	ils Year-to-Date
Total Fees in 2015	Amount \$27.00
Total Interest in 2015	\$3,762.04

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	07/27/2015	13.24% (v)	\$0.00	\$0.00		
Purchases	09/26/2014 07/26/2015	13.24% (v)	\$36,641.53	\$412.33		

Continued on reverse

Interest Charge Calculation Continued				
Your Annual Percentage Rate (A	APR) is the annual interest rate on your ac	count.		
	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	Charge
Cash Advances	07/27/2015	25.24% (v)	\$0.00	\$0.00
Total				\$412.33
(v) Variable Rate				







Account Ending 0-63006

#### Notice of Important Changes to the Additional Benefits of Your Card

#### Important expansion to your Return Protection1 coverage

We are expanding Return Protection coverage to American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. Until October 14, 2015, your Card provides Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico and the U. S. Virgin Islands. Effective October 15, 2015, your Card will provide Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands.

Additionally, to be eligible, an item must be in the original purchase condition (not visibly used, defective, or damaged in any way) and must be in working order.

¹ Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.

S0495

BP/NACMULT/0915



# Blue Sky Rewards Monthly Statement of Points and Program News

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

Account Number 1M96223394

**Available Points** 

89,506

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	July 1, 2015 - July 31, 2015
Opening Points Balance	89,506
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	89,506

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

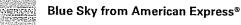
Points	Transaction	Detail
--------	-------------	--------

July 1, 2015 - July 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	O	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



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THOMAS A PICKENS Closing Date 09/07/15

Account Ending 0-63006

Now Accepting American Express® Cards

PITTSBURGH STEELERS From tickets to merchandise you can use your American Express® Card. Get it direct from the team. Sur now at shore steelers com shop.steelers.com.

# CAROLINA DESIGNS REALTY

Family vacation rentals in the Outer Banks. Quality homes, great service, ocean front and pet friendly options. Carolina Designs.com 800-368-3825.

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.

TP003585 AA05465



phone number has changed.

Note changes on reverse side.

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THOMAS A PICKENS Closing Date 10/08/15 Next Closing Date 11/06/15

Account Ending 0-63006

p. 1/7

**Blue Sky Points New Balance** \$35,653.69 Minimum Payment Due \$759.00 89,506 **Payment Due Date** 11/02/15<sup>‡</sup> **Account Summary** Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$38.00 and your Purchase APR may be increased to the Penalty APR of 27.24%. Previous Balance \$36,304.96 Payments/Credits -\$2,000.00 **New Charges** +\$942.45 +\$0.00 Fees Interest Charged +\$406.28 **New Balance** \$35,653.69 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 \$759.00 example: Credit Limit \$50,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$14,346.31 charges and each month you shown on this statement in estimated total of... Cash Advance Limit \$4,000.00 pay... about... \$4,000.00 Available Cash Only the Days in Billing Period: 31 31 years \$74,003 Minimum Payment Due **Customer Care** \$43,472 \$1,208 3 years (Savings = \$30,531) 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** Pay by Computer american express.com/pbc Pay by Phone 1-800-472-9297 Account Ending 0-63006 Do not staple or use paper clips Enter account number on all documents. Make check payable to American Express. THOMAS A PICKENS 9517 QN CHARLOTTE DR LAS VEGAS NV 89145-8673 Payment Due Date 11/02/15 New Balance \$35,653.69 Minimum Payment Due \$759.00 AMERICAN EXPRESS Check here if your address or BOX 0001

LOS ANGELES CA 90096-8000

Haladhadadhadadhadhadhadhaadhaadhaadh

**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 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 statement. If we cannot collect the funds electronically withdraw funds from the deposit or other asset account statement. If we cannot collect the funds electronically withdraw funds from the deposit or other asset account statement. If we cannot collect the funds electronically withdraw funds from the deposit or other asset account statement. If we cannot collect the funds electronically withdraw funds from the deposit or other asset account statement. 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 Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-888-258-3741 1-336-393-1111 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** 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 10/08/15

Account Ending 0-63006

p. 3/7

Payments and Credits	
Summary	
	Tota
Payments	-\$2,000.00
Credits	\$0.00
Total Payments and Credits	-\$2,000.00
Detail *Indicates posting date	
Payments	Amount
09/11/15* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
New Charges	
Summary	
	Total
THOMAS A PICKENS 0-63006	\$912.46
DANKA MICHAELS 0-61018	\$29.99
Total New Charges	\$942.45
Detail	
THOMAS A PICKENS Card Ending 0-63006	
Card Criting 9-05000	Amount
09/16/15 MOUNTAINVIEW HOSPITA8668399121 TN	\$912.46
615-344-2404	,, , , , , , ,
Description	
HCA INC  DANKA MICHAELS	
Card Ending 0-61018	
•	Amount
10/02/15 AM GREETINGS*ECARDPLMEMBERSHIP	\$29,99
481772108 44144	T
	<u> </u>
Fees	
	Amount
Fotal Fees for this Period	\$0.00

#### **Interest Charged**

		Amount
10/08/15	Interest Charge on Purchases	\$406.28
Total Intere	st Charged for this Period	\$406.28

#### **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.

2015 Fees and Interest Totals Year-to-Date			
		Amount	
Total Fees in 2015		\$27.00	
Total Interest in 2015		\$4,168.32	
		<i>\$16,100.</i>	

### **Interest Charge Calculation**

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
<del></del>	From To	Rate	Interest Rate	Charge
Purchases	07/27/2015	27.24% (v)	\$689.35	\$15.94
Purchases	09/26/2014 07/26/2015	13.24% (v)	\$34,688.00	\$390.34
Cash Advances	07/27/2015	27.24% (v)	\$0.00	\$0.00
Total				\$406.28
(v) Variable Rate				



# Blue Sky Rewards Monthly Statement of Points and Program News

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

Account Number 1M96223394

#### **Available Points**

89,506

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

americanexpress.com

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

Account Summary	August 1, 2015 - August 31, 2015
Opening Points Balance	89,506
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	89,506

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
--------	-------------	--------

August 1, 2015 - August 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.

Prepared for THOMAS A PICKENS Blue Sky Program Number 1M96223394



THOMAS A PICKENS Closing Date 10/08/15

Account Ending 0-63006



Save \$50 on a 4-night vacation package when you pay with any American Express® Card.\* Must book now through December 17, 2015 for travel by December 31, 2015 using Promotion Code: UNIAMEX.\*\*

Vacation Like You Mean It.

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. Please note that hotels, car rental companies and cruise lines do not accept prepaid cards for charges authorized in advance, although prepaid cards may be used to settle the final bill. Check to make sure prepaid cards are accepted before attempting to use your American Express Serve® or Bluebird® Card to take advantage of this offer.

\*\*Promotion Code: UNIAMEX valid for bookings through Universal Parks & Resorts Vacations row through 12/17/15 for travel by 12/31/15. 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.

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PQID: BR9: 0001.

Now Accepting American Express® Cards

# VACATION HOMES OF HILTON HEAD

Concierge style service specializing in home and villa rentals in Hilton Head Island, South Carolina. Visit vacationhomesofhiltonhead.com or call 843-715-2208.

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

p. 1/7

			Dive Clay Date	
v Balance		\$33,085.09	Blue Sky Points	
ium Payme	ent Due	\$679.00		89,506
ent Due Da	te	12/02/15 <sup>‡</sup>	Account Summary	
ment Due Dati	ng: If we do not receive your N e of 12/02/15, you may have to lase APR may be increased to t	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$35,653.69 -\$3,000.00 +\$79.99 +\$0.00 +\$351.41
n <b>ent Warnin</b> re in interest	ng: 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	\$33,085.09 \$679.00
			Credit Limit	\$50,000.00
additional ch month you .	You will pay off the balance shown on this statement in	And you will pay an estimated total of	Available Credit	\$16,914.91
	about		Cash Advance Limit Available Cash	\$4,000.00 \$4,000.00
the yment Due	31 years	\$68,572	Days in Billing Period: 29	
110		\$40,281	Customer Care	
19	3 years	(Savings = \$28,291)	Pay by Computer	
e information	about credit counseling servi	ces, call 1-888-733-4139.	americanexpress.com/pl	oc
r important i	nformation about your account.		Customer Care Pay by Pl 1-888-258-3741 1-800-472	one -9297
ahr va aahr	ed a Notice of Important Ch		See Page 2 for additional in	formation.
er Agreem	ent. This is a reminder that be increasing to P+ 25.99%	your Penalty Annual		
on the perforatio	n below, detach and return with	your payment ↓		
nt Coupon	Pay by Compu	ter Pay by I		ding 0-63006
it Coupon	Pay by Compu	ter Pay by I		n all payments.
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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 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 1-336-393-1111 FAX: 1-800-695-9090



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.

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

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- 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 11/06/15 p. 3/7

Closing Date 11/06/15	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
10/13/15* ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
New Charges	
Summary	
	Total
Total New Charges	\$79.99
Detail	
THOMAS A PICKENS Card Ending 0-63006	
	Amount
10/26/15 NORTON *AP116622147877-294-5265 CA	\$79.99
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
11/06/15 Interest Charge on Purchases	\$351.41

#### **About Trailing Interest**

**Total Interest Charged for this Period** 

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.

\$351.41

2015 Fees and Interest Totals Year-to-Date				
Total Fees in 2015	· · · · · · · · · · · · · · · · · · ·	Amount		
		\$27.00		
Total Interest in 2015		\$4,519.73		

Interest Charge Calculation							
Your Annual Percentage Rate (APR) is the annual interest rate on your account.							
_		ions Dated	Annual	Balance Subject to	Interest		
	From	To	Percentage Rate	Interest Rate	Charge		
Purchases	07/27/2015		27.24% (v)	\$134.83	\$2.92		
Purchases	09/26/2014	07/26/2015	13.24% (v)	\$33,104.50	\$348.49		
Cash Advances	07/27/2015		27.24% (v)	\$0.00	\$0.00		
Total		**************************************			\$351,41		
(v) Variable Rate					*		



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

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

Account Number 1M96223394

#### Available Points

89,506

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

americanexpress.com

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

Account Summary	September 1, 2015 - September 30, 2015
Opening Points Balance	89,506
New Points Earned	0
Points Redeemed or Adjusted	0
New Points Balance	

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**

September 1, 2015 - September 30, 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	O	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 11/06/15

Account Ending 0-63006

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#### **AZUL BRAZILIAN AIRLINES**

Has competitive airfares, a comprehensive network connecting more than 100 cities in Brazil and an innovative frequent flier program. www.flyazul.com.

#### **SPAREFOOT**

Get a storage unit with the click of a button. Find and reserve high-quality self-storage near you with SpareFoot. Shop now at www.sparefoot.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.



Vacation Like You Ffeam it.

Save \$50 on a 4-night vacation package when you pay with any American Express® Card.\* Must book now through December 17, 2015 for travel by December 31, 2015 using Promotion Code: UNIAMEX.\*\*

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 state 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. Please note that hotels, car rental companies and cruise lines do not accept prepaid cards for charges authorized in advance, although prepaid cards may be used to settle the final bill. Check to make sure prepaid cards are accepted before attempting to use your American Express Serve® or Bluebird® Card to take advantage of this offer.

\*\*Promotion Code: UNIAMEX valid for bookings through Universal Parks & Resorts Vacations now through 12/17/15 for travel by 12/31/15. 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.

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POID: BR9I: 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.



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THOMAS A PICKENS

p. 1/9

New Balance	\$30,448.31	Blue Sky Points
Minimum Payment Due	\$664.00	90,44
ayment Due Date	01/02/16‡	Account Summary
Late Payment Warning: If we do not	receive your Minimum Payment Due by	Previous Balance \$33,085.0
the Payment Due Date of 01/02/16, yo	ou may have to pay a late fee of up to e increased to the Penalty APR of 29.24%.	Payments/Credits -\$3,000.0
\$37.00 and your raichase AFA may be	: increased to the Penalty APR 01 29.24%.	New Charges +\$0.0 Fees +\$0.0
		Interest Charged +\$363.2
The state of the s		
imum Payment Warning: If you make o	only the minimum payment each period,	New Balance \$30,448.3
will pay more in interest and it will take ynple:	you longer to pay off your balance. For	Minimum Payment Due \$664.0
ı make no additional You will pay of	f the balance And you will pay an	Credit Limit \$50,000.0 Available Credit \$19,551.6
ges and each month you shown on this :		Cash Advance Limit \$4,000.0
. about Only the		Available Cash \$4,000.0
inimum Payment Due 30 y	rears \$62,957	Days in Billing Period: 32
\$1,030 3 ye	\$37,070 ears ( <i>Savings</i> = \$25,887)	Customer Care
u would like information about credit co		Pay by Computer americanexpress.com/pbc
ı would like information about credit co	_	Customer Care Pay by Phone
ee page 2 for important information abou	t your account.	1-888-258-3741 1-800-472-9297
See Page 5 for Important Chan	ges to Your Account Terms.	See Page 2 for additional information.
Payment Coupon [17]	Pay by Computer Pay by F	
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Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE DI	Pay by Computer americanexpress.com/pbc Pay by F 1-800-47	72-9297 Enter 15 digit account # on all payments Make check payable to American Expres
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Payment Coupon On not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE DI LAS VEGAS NV 89145-86	Pay by Computer americanexpress.com/pbc  Pay by F 1-800-47  R 673  AMERICAN EXPRESS BOX 0001	Enter 15 digit account # on all payments Make check payable to American Expres  Payment Due Date 01/02/16  New Balance \$30,448.31  Minimum Payment Due \$664.00
Payment Coupon Do not staple or use paper clips  THOMAS A PICKENS 9517 QN CHARLOTTE DI	Pay by Computer americanexpress.com/pbc  Pay by F 1-800-47  R 673  AMERICAN EXPRESS	Enter 15 digit account # on all payments Make check payable to American Expres  Payment Due Date 01/02/16  New Balance \$30,448.31  Minimum Payment Due \$664.00

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 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

Large Print & Braille Statements

Cash Advance at ATMs Inquiries

International Collect

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

Hearing Impaired 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 Mobile Site: amexmobile.com

& Billing Inquiries P.O. BOX 981535 FL PASO, TX 79998-1535

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

# Change of Address

ct 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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- Save time

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 12/08/15

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
11/18/15* ELECTRONIC PAYMENT RECEIVED-THANK	-\$3,000.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
12/08/15 Interest Charge on Purchases	\$363.22
Total Interest Charged for this Period	\$363.22

#### **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.

2015 Fees and Interest Totals Year-to-Date					
,					Amou
Total Fees in 2015					\$27,
Total Interest in 2015					\$4,882.

# Interest Charge Calculation

	Transactions Dated	Annual Percentage	Balance	Interest
***************************************	From To	Rate	Subject to Interest Rate	Charge
Purchases	07/27/2015	27.24% (v)	\$1.02	\$0.02
Purchases	09/26/2014 07/26/201	5 13.24% (v)	\$31,267,23	\$363.20

Continued on reverse

Interest Charge Calculation Continued					
Your Annual Percentage Rate (A	APR) is the annual interest rate	on your accor	unt.		······································
	Transactio	Transactions Dated		Balance Subject to	Interest Charge
	From	То	Percentage Rate	Interest Rate	
Cash Advances	07/27/2015		27.24% (v)	\$0.00	\$0,00
Total					\$363.22
(v) Variable Rate					



THOMAS A PICKENS Closing Date 12/08/15

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 changes to your Cardmember Agreement can be found on the following page.

#### Important Changes to Your Account Terms

We are changing your late payment fee and returned payment fee, effective for fees assessed on or after December 1, 2015. The following is a summary of the changes that are being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Terms, as of December 1, 2015			
Late Payment Fee	Up to \$37		
Returned Payment Fee	Up to \$37		

To help you make payments on time, every time, we offer a suite of account management tools:

Pay online or by phone 24/7 - Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).

AutoPay - Have your payment automatically deducted from your bank account each month.

Account alerts - Get email or text alerts when your payment due date is approaching.

- Mobile services View and manage your Card account from anywhere.

Go to american express.com/consumerresources to learn more.

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

#### **Details 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. 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.

#### Late Payment Fees and Returned Payment Fees

Effective December 1, 2015, 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:

Penalty Fees	
Late Payment	Up to \$37
Returned Payment	Up to \$37
· Overlimit	None

#### Late Payment Fee

Effective December 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

#### **Returned Payment Fee**

Effective December 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

	, 3
Returned Payment	Up to \$37. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$27. If you do this again within the same billing period or the next 6 billing periods, the fee is \$37. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty
	APR. See Penalty APR for new transactions above.

ID 10710



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

**Prepared for THOMAS A PICKENS** 

Account Number 1M96223394

**Available Points** 

90,448

**Questions About Your Account?** 

americanexpress.com

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

Account Summary	October 1, 2015 - October 31, 2015	
Opening Points Balance	89,506	
New Points Earned		
Points Redeemed or Adjusted	0	
New Points Balance	90,448	

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 De	'oints	Trar	isaction	Detail
-----------------------	--------	------	----------	--------

October 1, 2015 - October 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	912	0	912
Blue Sky Credit Card XXXX-XXXXX0-61018	30	O	30
Total	942	0	942

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 12/08/15

Account Ending 0-63006

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OASIS COLLECTIONS Live Global, Stay Local, Discover curated home stays for today's traveler. For information and bookings visit oasiscollections.com or call 855-686-2747.

PIT BARREL COOKER Enjoy American BBQ on the P5C. Visit PitBarrelCooker.com to experience some of the best BBQ you've ever tasted or call **303-249-9069**.

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 PICKENS

**AMEX** 

61000 changed to 63006

12/09/15 - 12/08/16

[Bates TP03609 - TP03696]



p. 1/7

THOMAS A PICKI Closing Date 01/0		Pate 02/05/16	Accoun	t Ending 0-63006
New Balance Minimum Payment	Due	\$27,831.31 \$608.00	Blue Sky Points	90,528
Payment Due Date		02/02/16 <sup>‡</sup>	Account Summary	
<sup>‡</sup> Late Payment Warning: the Payment Due Date of \$37.00 and your Purchase	02/02/16, you may have t	Minimum Payment Due by to pay a late fee of up to the Penalty APR of 29.49%.	Payments/Credits	\$30,448.31 -\$3,000.00 +\$49.95 +\$0.00 +\$333.05
Minimum Payment Warning: I you will pay more in interest and example:	you make only the mining it will take you longer to	mum payment each period, pay off your balance. For	, New Balance Minimum Payment Due	\$27,831.31 \$608.00
if you make no additional Yo charges and each month you sh	u will pay off the balance own on this statement in out	And you will pay an estimated total of	Credit Limit Available Credit Cash Advance Limit Available Cash	\$50,000.00 \$22,168.69 \$4,000.00 \$4,000.00
Only the Minimum Payment Due	29 years	\$58,045	Days in Billing Period: 31	7 1,000.00
\$945	3 years	\$34,007 (Savings = \$24,038)	Customer Care	
If you would like information abo	ut credit counseling serv	rices, call 1-888-733-4139.	Pay by Computer americanexpress.com/	pbc
See page 2 for important infor	mation about your accoun	t.	Customer Care Pay by 1-888-258-3741 1-800-4  ☐ See Page 2 for additional	72-9297

 $\psi$  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 02/02/16 New Balance \$27,831.31 Minimum Payment Due \$608.00

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

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

Amount Enclosed

Haladhadhadhadhadhadhadhadhadh

0000349990487829378 002783131000060800 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 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. 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.



**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 Mobile Site: amexmobile.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

Chang	ia 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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- Save time

Deduct your payment from your bank account automátically each month

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THOMAS A PICKENS Closing Date 01/08/16

Account Ending 0-63006

p. 3/7

Payments and	Credits		
Summary			
·			Total
Payments			-\$3,000.00
Credits	·		\$0.00
Total Payments and Cred	its		-\$3,000.00
Detail *Indicates post	ing date		
Payments			Amount
12/17/15* THOMAS A F	PICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$2,000.00
01/04/16* THOMAS A F	ICKENS	ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
New Charges			
Summary			
DANKA MICHAELCO CARA			Total
DANKA MICHAELS 0-61018 Total New Charges			\$49.95
rotor New Charges			\$49.95
Detail			
DANKA MICHAEL Card Ending 0-610			
ALIFOLIA CT			Amount
12/19/15 AMERICAS TI 800-526-844			\$49.95
WEB MEMBE			
Fees			
			Amount
Total Fees for this Period			\$0.00
Interest Charge	d		
***************************************	***************************************		Amount
01/08/16 Interest Char	ge on Purchases		\$333.05
Total Interest Charged for	this Period		\$333.05

#### **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 Interes	est Totals Year-to	-Date	
			Amount
Total Fees in 2016			\$0.00
Total Interest in 2016			\$333.05

Interest	Charge	Calculation
******	Giiui GC	Valuation

	(APR) is the annual interest rate on your a <b>Transactions Date</b> c		Balance	Interest
	From To	Rate	Subject to Interest Rate	Charge
Purchases	07/27/2015	27.49% (v)	\$34.09	\$0.80
Purchases	09/26/2014 07/26/20	15 13.49% (v)	\$28,966.56	\$332.25
Cash Advances	07/27/2015	27.49% (v)	\$0.00	\$0.00
Total				\$333.05
(v) Variable Rate			***************************************	***************************************



## 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?**

americanexpress.com

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

Account Summary November 1, 2015 - November  Opening Points Balance	
Points Redeemed or Adjusted	0
New Points Balance	

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, 2015 - November 30, 2015

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX0-63006	80	0	80
Blue Sky Credit Card XXXX-XXXXX0-61018	0	0	0
Total	80	0	80

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 01/08/16

Account Ending 0-63006

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#### CAR2GO

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Simple and straightforward.
Search for a car in your area.
Download the app and visit
car2go.com to signup.

#### ANYWHERE, INC

Simplify your wardrobe & explore Costa Rica.
Visit AnywhereCostaRica.com or call 888-456-3212 to start planning your escape.

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 DICKENS

p. 1/5

THOMAS A PIC Closing Date 0		Date 03/08/16	Account Ending 0-63
New Balance Minimum Payme	nt Due	\$27,243.33 \$556.00	Blue Sky Points
Payment Due Dat	e	03/02/16 <sup>‡</sup>	Account Summary
the Payment Due Date	of 03/02/16, you may have	Minimum Payment Due by to pay a late fee of up to o the Penalty APR of 29.49%.	Previous Balance         \$27,831           Payments/Credits         -\$1,000           New Charges         +\$125           Fees         +\$0           Interest Charged         +\$286
Minimum Payment Warning you will pay more in interest a example:	g: If you make only the mini and it will take you longer to	imum payment each period, o pay off your balance. For	New Balance \$27,243. Minimum Payment Due \$556.
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
Only the Minimum Payment Due	29 years	\$56,842	Days in Billing Period: 28
\$925	3 years	\$33,290 (Savings = \$23,552)	Customer Care
If you would like information			Pay by Computer americanexpress.com/pbc
_	formation about your accour		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 03/02/16 New Balance \$27,243.33 Minimum Payment Due \$556.00

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** 

Hiladhadhadhadhaladhadhadhadhaadhaadhadh

0000349990487829378 002724333000055600 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. 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.



**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-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 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** LOS ANGELES CA 90096-8000

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

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

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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 02/05/16

Account Ending 0-63006

Payments   Stock   S	Payments and Credits	
Payments   Stock   S	Summary	
Credits STOTAL Payments and Credits STOTAL Payments and Credits STOTAL Payments and Credits STOTAL Payments ST		Total
Total Payments and Credits   -51,00	Payments	-\$1,000.00
Detail *Indicates posting date		\$0.00
Payments   ELECTRONIC PAYMENT RECEIVED-THANK	Total Payments and Credits	-\$1,000.00
THOMAS A PICKENS   ELECTRONIC PAYMENT RECEIVED-THANK   -\$1,00	Detail *Indicates posting date	
New Charges  Summary  THOMAS A PICKENS 0-63006	Payments	Amount
THOMAS A PICKENS 0-63006   \$10	01/26/16* THOMAS A PICKENS ELECTRONIC PAYMENT RECEIVED-THANK	-\$1,000.00
THOMAS A PICKENS 0-63006 \$100 DANKA MICHAELS 0-61018 \$2 Fotal New Charges \$12!  Detail  THOMAS A PICKENS Card Ending 0-63006 Amo  1//31/16 GODADDY.COM 480-505-8855 AZ \$9:  DANKA MICHAELS Card Ending 0-61018 Amo  1//31/16 B&N MEMBERSHIP RENEWAL BN.COM/Membership NY 866-238-7323 Description B Membership Renewa	New Charges	
State	Summary	
State   Stat		Total
State   New Charges   State	THOMAS A PICKENS 0-63006	\$100.87
Detail  THOMAS A PICKENS Card Ending 0-63006  Amo  1/31/16 GODADDY.COM 480-505-8855 AZ \$99  1/2/01/16 GODADDY.COM 480-505-8855 AZ \$99  DANKA MICHAELS Card Ending 0-61018  Amo  1/31/16 B&N MEMBERSHIP RENEWAL BN.COM/Membership NY 866-238-7323 Description B Membership Renewa		\$25.00
THOMAS A PICKENS Card Ending 0-63006  Amo  01/31/16  GODADDY.COM  480-505-8855  AZ	rota new Citalges	\$125.87
Card Ending 0-63006  Amo  17/31/16 GODADDY.COM 480-505-8855 AZ \$99  12/01/16 GODADDY.COM 480-505-8855 AZ \$,  DANKA MICHAELS Card Ending 0-61018  Amo  11/31/16 B&N MEMBERSHIP RENEWAL BN.COM/Membership NY 866-238-7323 Description B Membership Renewa	Detail	
\$92   \$92   \$92   \$92   \$93   \$93   \$94   \$95	20-441	
DANKA MICHAELS Card Ending 0-61018  Amo  1/31/16 B&N MEMBERSHIP RENEWAL BN.COM/Membership NY 866-238-7323 Description B Membership Renewa	01/21/16 GODADDY COM 400 EDE BOSE AZ	Amount
DANKA MICHAELS Card Ending 0-61018  Amo  1/31/16 B&N MEMBERSHIP RENEWAL BN.COM/Membership NY 866-238-7323 Description B Membership Renewa		\$95.88
PI/31/16  B&N MEMBERSHIP RENEWAL  BN.COM/Membership NY  866-238-7323  Description  B Membership Renewa	DANKA MICHAELS	\$4.99
BN.COM/Membership NY  866-238-7323 Description B Membership Renewa		Amount
866-238-7323 Description B Membership Renewa		\$25.00
Description B Membership Renewa  Fees	·	
Fees		
Amoi	Fees	
Auto-		Amount
	otal Fees for this Period	\$0.00

#### Interest Charged

		Amount
02/05/16	Interest Charge on Purchases	\$286.15
Total Intere	st Charged for this Period	\$286.15

## **About Trailing Interest**

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

2016 Fees and Interest Totals Year-to-Date				
		Amount		
Total Fees in 2016		\$0.00		
Total Interest in 2016		\$619.20		
•				

#### **Interest Charge Calculation**

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge	
······································	From To	Rate	-	Interest Rate	Charge
Purchases	07/27/2015	27.49% (v)	\$36.62	\$0.77	
Purchases	09/26/2014 07/26/2015	13.49% (v)	\$27,546.15	\$285,38	
Cash Advances	07/27/2015	27.49% (v)	\$0.00	\$0.00	
Total				\$286.15	
(v) Variable Rate					