

**Centurion® Card**


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JEFFREY E EPSTEIN
Closing Date 04/28/11

Account Ending [REDACTED]

New Balance **\$4,698.31****Please Pay By** **05/13/11****Membership Rewards® Points**

As of 04/28/11

1,999,254 For details, please see your Membership Rewards page. See page 2 for important information about your account.**** We no longer charge your account a Foreign Transaction Fee ****

All references to the 2.7% foreign transaction fee in your Cardmember Agreement for this account are deleted, effective immediately. And, in Your Agreement for Transferring Funds Electronically, the following is added after the first sentence of the sixth paragraph: 'However, we do not charge this fee for ATM withdrawals made using cards issued on U.S. Consumer or OPEN Platinum Card or Centurion Card accounts.'

i Your payment of \$4,698.31 will be debited from your account on 05/13/11. Any inquiry to American Express concerning this debit should be made before 05/12/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	\$4,032.04
Payments/Credits	-\$4,133.83
New Charges	+\$4,800.10
Fees	+\$0.00

New Balance **\$4,698.31**

Days in Billing Period: 30

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

Customer Care	Pay by Phone
1-877-877-0987	1-800-472-9297

 See page 2 for additional information. **Payment Coupon**
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/pbc **Pay by Phone**
1-800-472-9297**Account Ending** [REDACTED]Enter account number on all documents.
Make check payable to American Express.JEFFREY E EPSTEIN
6100 RED HOOK QTR
STE 3B
SAINT THOMAS VI 00802**Please Pay By**
05/13/11
AutoPay Amount
\$4,698.31☐ Check here if your address or phone number has changed.
Note changes on reverse side.AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

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

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

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer 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: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing 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 choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

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

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

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



Customer Service & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-877-877-0987

1-954-503-8905

1-877-877-0987

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 Service**& Billing Inquiries**

P.O. BOX 981535

EL PASO, TX

79998-1535

Payments

P.O. BOX 1270

NEWARK NJ

07101-1270

Change of Address

If correct on front, do not use.

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

Street Address

City, State

Zip Code

Area Code and
Home PhoneArea Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank
account automatically each month

Visit americanexpress.com/autopay
today to enroll.

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

**Centurion® Card**JEFFREY E EPSTEIN
Closing Date 04/28/11

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Account Ending [REDACTED]

Payments and Credits**Summary**

	Total
Payments	-\$4,032.04
Credits	-\$101.79
Total Payments and Credits	-\$4,133.83

Detail

*Indicates posting date

Payments	Amount
03/30/11* ONLINE PAYMENT - THANK YOU	-\$4,032.04
Credits	Amount
04/03/11 GOOD LUCK CAB SERVIC212-219-8886 212-219-8886	-\$55.00
04/27/11 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$46.79

New Charges**Summary**

	Total
Total New Charges	\$4,800.10

Detail**JEFFREY E EPSTEIN**

Card Ending [REDACTED]

				Foreign Spend	Amount
03/29/11	AT&T DATA 190	ALPHARETTA	GA		\$25.00
	800-331-0500				
	Description				
	TELECOMMUNICAT				
03/30/11	ITUNES MUSIC STORE IAUSTIN	TX			\$23.98
	iTunes Music Store				
03/31/11	AT&T DATA 190	ALPHARETTA	GA		\$214.98
	800-331-0500				
	Description				
	TELECOMMUNICAT				
04/02/11	ITUNES MUSIC STORE IAUSTIN	TX			\$29.90
	iTunes Music Store				
04/02/11	GOOGLE *PAID STORAGE				\$20.00
	PAYMENT SVC				
	O3FEKRAH481600PYE10065				
	GOOGLE *PAID STORAGE				
	GOOGLE.COM/CH				
04/02/11	LA MAISON DU CHOCOLAPARIS	PA		22.20 European Union Euro	\$31.60
	47233825				
04/03/11	GOOD LUCK CAB SERVIC212-219-8886				\$70.00
	212-219-8886				
04/03/11	GOOD LUCK CAB SERVIC212-219-8886				\$55.00
	212-219-8886				

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Detail Continued

				Foreign Spend	Amount
04/04/11	DOMINO'S 3682 0000035166123553 5166123553 FAST FOOD REST.				\$43.03
04/05/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store				\$9.98
04/06/11	PHARMACIE ANGLAISE PPARIS PA 0143592252			European 18,30 Union Euro	\$26.00
04/06/11	EQUINOX #130 866-332-6549 NY 866-332-6549				\$120.18
04/09/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE				\$89.95
04/11/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store				\$39.93
04/11/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE				\$1.58
04/11/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				\$46.79
04/11/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE				\$119.95
04/12/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE				\$103.98
04/12/11	EQUINOX #102 866-332-6549 NY 866-332-6549				\$120.18
04/14/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE				\$83.18
04/14/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE				\$429.99
04/16/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store				\$30.97
04/16/11	DOMINO'S 3682 0000035166123553 5166123553 FAST FOOD REST.				\$48.00
04/18/11	THE CHARLES HOTEL CAMBRIDGE MA Arrival Date Departure Date 04/15/11 04/17/11 00000000 LODGING				\$1,015.64
04/18/11	THE CHARLES HOTEL CAMBRIDGE MA Arrival Date Departure Date 04/15/11 04/17/11 00000000 LODGING				\$90.84
04/18/11	THE CHARLES HOTEL CAMBRIDGE MA Arrival Date Departure Date 04/15/11 04/17/11 00000000 LODGING				\$27.31

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**Centurion® Card**

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JEFFREY E EPSTEIN
Closing Date 04/28/11

Account Ending [REDACTED]

Detail Continued

				Foreign Spend	Amount
04/18/11	THE CHARLES HOTEL	CAMBRIDGE	MA		\$1,816.18
	Arrival Date		Departure Date		
	04/15/11		04/17/11		
	00000000				
	LODGING				
04/18/11	GOOD LUCK CAB SERVICE	212-219-8886			\$56.00
	212-219-8886				
04/25/11	ITUNES MUSIC STORE	IAUSTIN	TX		\$9.98
	iTunes Music Store				

Fees

	Amount
Total Fees for this Period	\$0.00

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	\$301.45
Total Interest in 2011	\$0.00

Important Notice**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

Please refer to page 2
for further important
information regarding
your account

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).





Membership Rewards First® Monthly Statement and Program News

MEMBERSHIP
rewards
FIRST™

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Prepared for JEFFREY E EPSTEIN

Account Number [REDACTED]

Total Points Balance

1,999,254

Points Earned this Period

171,988

Account Summary

March 1, 2011 - March 31, 2011

Opening Points Balance	1,827,266
Points Earned this Period	+171,988
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	1,999,254

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Questions About Your Account?



membershiprewards.com

1-800-297-1300

International Collect: 305-816-2799

Did You Know?

Use Points For Everyday Charges

Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at membershiprewards.com/everydaycharges

Earn 4X Points When You Shop Online

Earn points fast by going through bonuspointsmail.com every time you shop online at over 275 retailers.

Points Transaction Detail

March 1, 2011 - March 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-32003	4,033	0	4,033
Traditional Gold XXXX-XXXXX8-42008	604	0	604
Add'l Traditional Gold XXXX-XXXXX8-45019	0	0	0
Add'l Traditional Gold XXXX-XXXXX8-45035	0	0	0
Add'l Traditional Gold XXXX-XXXXX8-41083	1,256	0	1,256
Traditional Gold XXXX-XXXXX2-61005	0	0	0
Add'l Traditional Gold XXXX-XXXXX2-66012	110,856	0	110,856
Add'l Traditional Gold XXXX-XXXXX2-64025	42,763	0	42,763
Add'l Traditional Gold XXXX-XXXXX2-62060	12,476	0	12,476
Total	171,988	0	171,988

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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Upgrade Your Sights and Sounds - Save 20% on Bose®, Nikon® and Sony®

Save 20% on Bose audio, Nikon cameras and Sony TVs this April when you use Membership Rewards® points.

Visit
membershiprewards.com/sightsandsounds1
to use points and save.

(MR Message 5943)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Earn 10X Points with 1-800-FLOWERS.com®!



Now sending your loved ones flowers and gifts from 1-800-FLOWERS.com® can be even more rewarding! You can earn 10X Membership Rewards® points all year when you shop through **membershiprewards.com/flowers** or call **1-800-FLOWERS** (using promo code **MR33**) and pay with your enrolled American Express® Card.

Start shopping at **membershiprewards.com/flowers** or call **1-800-FLOWERS** (promo code **MR33**). Remember, offer valid only when you use URL or phone number and promo code above.

(MR Bonus ID 5526)

Offer valid until 12/31/11. Valid only on purchases made at 1-800-FLOWERS.COM's Membership Rewards page or by calling **1-800-FLOWERS** (promo code **MR33**). To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions and annual Program fees apply for certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: 5526



Redeem Membership Rewards® Points This Fall for Shopping at Crate and Barrel

At Crate and Barrel, you'll discover modern new classics in quality furniture and home accessories--plus, an exceptional collection of unique things to give and share. For the store nearest you, call **1-800-967-6696** or visit us at **www.crateandbarrel.com**

To start redeeming today, log on to **membershiprewards.com/crate** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5916)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.



Transfer Points to Award-Winning Starwood Preferred Guest® Program

Transfer Membership Rewards® points to the award-winning Starwood Preferred Guest® program and receive 1 Starpoint® for every 3 Membership Rewards points. Explore urban destinations or treat yourself to a ski, beach or golf getaway across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards which start at just 2,000 Starpoints (at category 1 hotels) and for Award Flights with over 350 airlines--both without blackout dates.

Visit **membershiprewards.com/SPG** to transfer now!

(MR Message 5910)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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.



An enhanced WEBSITE EXPERIENCE.

It's your invaluable input that helps us constantly improve your online experience. We've added tools to make managing your Card even easier and streamlined the site to make using it quicker and more intuitive.

Some of the many new enhancements include:

- **New Online Financial Tools Page** — Now see the full range of Online Tools that come with Card membership, like the Year-End Summary and payment calculator, in one convenient location.
- **New Fraud Alerts** — We've added new Alerts to help you manage your account. The new Alerts will let you know if cash has been withdrawn on your Card, if there's a foreign transaction on your Card, or if your Card has been used to make a large purchase.
- **Pending Charges** — Now see pending charges via your online statement. Charges appear within minutes — giving you the most up-to-date picture of your spending.

So please accept our thanks and gratitude for all you do to help us enhance the legendary Customer Service that you've come to expect from American Express.

EXPLORE NOW
at financialtools.americanexpress.com

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