



Rewards Plus Gold Card Statement of Account

122,885
Membership Rewards®
Points Available
at 01/23/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
CAMILLO BALZAN

Account Number
XXXX-XXXXX7-02009

Closing Date
01/23/08

Page 1 of 10

	Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
Due in Full	4,781.17	-2,211.00	2,211.09	4,781.26	4,781.26
Flexible	9,303.73	-289.00	221.98	9,236.71	482.00
Total	14,084.90	-2,500.00	+2,433.07	= 14,017.97	5,263.26

Payment Due Date
02/17/08

Minimum Amount Due includes:
Past due amount \$2,815.17
This month's amount due \$2,448.09

Please refer to page 4 for important information regarding your account

Line Summary

at 01/23/08

Total Preset
Line \$
23,200.00

Available Preset
Line \$
9,182.03

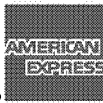
Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your membership will be renewed next month. Please refer to the Renewal Notice on Page 4

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com. For additional contact information, please see the reverse side of this page.



Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at americanexpress.com/rewards or call 1-800-AXP-EARN(297-3276) for more information or to reinstate points. There is a \$29.00 fee for each month of points you want to reinstate.



2007 Year-End Summary - Coming Soon!

Your 2007 Year-End Summary will soon be available online! It provides a detailed report of all charges billed to your account during the year, and is organized into expense categories that help make tax preparation much more efficient. Merchant charges processed and posted to your account after 12/31/2007 will appear on next year's summary.

The Online Summary offers simple navigation that allows you to: View charges by merchant name, date, or charge amount, download, print and save it for future use, and much more.

For more information, log on to americanexpress.com/yearendsummary

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

Amount \$

01/06/08*	COMPUTER PAYMENT RECEIVED - THANK	-2,500.00
-----------	-----------------------------------	-----------

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

Continued on Page 3

Payment Coupon

Account Number
3717-253367-02009

Payment Due Date:
02/17/08

Please enter account number on all checks and correspondence.

New Balance
\$ 14,017.97

Make check payable to American Express.

Minimum Amount Due
\$5,263.26

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.



\$ Amount enclosed

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

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001



0000371725336702009 001401797000526326 20 H



** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

Due in Full Activity for CAMILO BALZAN		Foreign Spending	Amount \$
Card XXXX-XXXXX7-02009			
01/08/08	GUARUCOOP Goods/Services	87,80 **Cruzeiro Reals	51.25
01/08/08	45 Day Late Payment Fee		35.00
01/08/08	DOLLAR RENT A CAR DOMIAMI FL Location: MIAMI INTERNATIONA FL Date: 08/01/06 Rental: MIAMI INTERNATIONA FL Return: MIAMI INTERNATIONA FL Date: 08/01/07 Agreement Number: HC6890822 Renter Name: BALZAN		37.80
01/09/08*	TRANSACTION PROCESSED BY AMERICAN EXPRESS PREMIUM CAR RENTAL PROTECTION CRA NO.		19.95
01/09/08	LELLIS TRATTORIA SAO PAULO SP Goods/Services	73,45 **Cruzeiro Reals	42.87
01/09/08	GOLDEN TULIP PTA PLAZA SAO PAULO SP Goods/Services	257,20 **Cruzeiro Reals	150.13
01/09/08	VRG AIRLINE TRANSPORTATION Routing Details Not Available Passenger Name: NAME NOT AVAILABLE	318,62 **Cruzeiro Reals	185.30
01/12/08*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM 800-437-9209 TKT NO. 04221178948800		8.99
01/16/08	ORLA COPACABANA HOTEL Goods/Services	1.864,45 **Cruzeiro Reals	1,098.44
01/17/08	CORTEFIEL HOMBRE, MADRID GRACIAS POR UT TARJET PRESS OR USING THE	99,60 **European Union Euro	149.49
01/18/08	MELIA CASTILLA, MADRID ACCORDING TO RECEIPT NO: 01815	44,77 **European Union Euro	67.11
01/21/08	PORCAO IPANEMA RIO DE JANEI R Goods/Services	422,18 **Cruzeiro Reals	243.15

Continued on Page 4

Please detach here

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or InternationalMedicalProtection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:
3717-253367-02009

Vendor Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Airline"	\$374.20	001643835	March	1	Travel Delay	\$9.95

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount \$
01/21/08	COOPERTRAMO RIO DE JANEIRO RJ Goods/Services		65.00 **Cruzeiro Reals	37.44
01/23/08	60 Day Late Payment Fee			84.17
Total Due in Full Activity				2,211.09

Flexible Payment Summary

Previous Balance	9303.73
Payment Activity	-289.00
FINANCE CHARGE	221.98
New Charges/Adjustments	0.00
New Balance	9236.71

Amount \$

Total of Flexible Payment Activity

0.00

Finance Charge Schedule

Billing days this period: 30 Balance to which rate applies	Average Daily Balance \$	Daily Periodic Rate	Annual Percentage Rate	New Balance \$	FINANCE CHARGE \$
Sign & Travel / ExPO	9,238.01	0.0801%	29.24%	9,236.71	221.98

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

Important Notice

Renewal Notice

Your membership renews next month. The following account terms are in effect at time of renewal, unless otherwise indicated.

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

Statement Information: The amount due on any statement is payable upon receipt of the statement and must be paid by the closing date of the next statement to keep your account current.

Annual Fee: The annual fee for the Basic Card is \$150.00, including up to 5 free Additional Cards. The 6th and succeeding Additional Cards will be \$35 a year. The annual fee is increased by \$5 if the billing address of the account is outside the US. You can avoid paying the annual fee by discontinuing your membership by calling the Customer Service telephone number on page 2 when you receive the statement on which the annual fee is billed.

Continued on Page 5

Premium Refunds for TravelAssure and TravelAssure Classic-please consult the table below to determine how to process your refund.

Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
Reason other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
I Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: <ul style="list-style-type: none"> For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: <ul style="list-style-type: none"> For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.

Premium Refunds for International Medical Protection

Deduct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on the front indicating the refunds you're requesting. **If you expect a credit for your airline ticket charge, don't fill this form out.** You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.

If you have any questions about requesting your refund, please call the number on the back of your American Express Card.

* For cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.



Important Notice continued

Grace Period for Purchases on Flexible Payment Features: 30 days on average if previous balance is paid in full, for enrollees in Sign & Travel® or Extended Payment Option Flexible Payment Features - otherwise, no grace period.

Method of Computing the Balance Subject to Finance Charge for Purchases on Flexible Payment Features: Average Daily Balance (including new purchases, excluding new purchases made on the Sign & Travel® or Extended Payment OptionSM Flexible Payment Feature by Cardmembers enrolled in such Features).

APR Information: The Annual Percentage Rates (**APRs**) and Daily Periodic Rates (**DPRs**) for each billing period may vary based on the applicable Prime Rate. The Prime Rate used to determine the variable **APRs** and **DPRs** is the Prime Rate published in *The Wall Street Journal* (a) on the first day of that billing period or (b) two days prior to the Closing Date of that billing period, whichever is higher. For either of those dates that is not a customary publication day for *The Wall Street Journal*, we will substitute the closest preceding customary publication day. Please see your Cardmember Agreement. Any promotional rate will terminate if you fail to pay the minimum amount due by the payment due date or upon any condition that causes a default or other penalty rate to apply to your account and then the applicable default or penalty rate will apply.

You may have access to one or more Flexible Payment Features as part of your Card account. The **APRs** and **DPRs** listed below are applicable to the following as of the Closing Date of this statement:



Membership Rewards® Monthly Statement and Program News

MEMBERSHIP
rewards®

For questions about your
Membership Rewards account,
contact

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

www.americanexpress.com/rewards

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

Statement Period
December 1, 2007 - December 31, 2007
Account activity after this period does not appear on this statement

Prepared for
CAMILO BALZAN
Membership Rewards® Account Number
1M74866406

Total Points Balance

122,885

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.

Points Earned this Period

-2,137

Account Summary

Opening points balance	125,022
Points earned this period	-2,137
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=122,885

Points Earned this Period

12/01/07 - 12/31/07	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Rewards Plus Gold XXXX-XXXXX7-02009	1,312	0	0	1,312
Blue For Business XXXX-XXXXX5-02009	0	0	0	0
Rewards Plus Gold XXXX-XXXXX7-02009	0	0	-3,449 12/2007	-3,449
Add'l Rewards Plus Gold XXXX-XXXXX7-01019	0	0	0	0
Blue XXXX-XXXXX5-01004	0	0	0	0
Totals	1,312	0	-3,449	-2,137

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). For International, call collect 305-816-2799.

Earn 2x Membership Rewards® Points on Purchases of \$70 or More at Clinique.com!

CLINIQUE

Exclusively at clinique.com, American Express® Cardmembers can earn double points with every purchase of \$70 or more when they pay with their enrolled American Express Card until 12/31/08. Browse Clinique's full skin care and makeup products, including Clinique's 3-Step Skin Care System, plus discover Skin Supplies For Men.

Visit www.clinique.com today to earn double points!

(MR Bonus ID 2318)

Offer valid for purchases made January 1 - December 31, 2008 only and not valid on previous purchases. Earn double Membership Rewards points on any single purchase of \$70 or more. 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 6-8 weeks after charges appear on your billing statement. Bonus ID: 2318.

Remember Your Valentine and Earn 10x Points from Teleflora Flower Club!

teleflora
flower club

Valentine's Day is just around the corner! Demonstrate your love anytime with flowers from Teleflora and earn 10x Membership Rewards® points. Choose from a gorgeous selection of blooming floral gifts to brighten any day plus earn 10x points when you shop at membershprewards.flowerclub.com or call 1-800-775-7523.

Remember your Valentine and earn 10x points whenever you shop with Teleflora at membershprewards.flowerclub.com or call **1-800-775-7523**.

(MR Bonus ID 1600)

Offer valid 1/1/08-12/31/08 ONLY on orders placed through membershprewards.flowerclub.com or **1-800-775-7523**. Cannot be combined with any other offer or special promotions. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1600.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Experience Asia This summer!

You can redeem Membership Rewards® points for travel on Cathay Pacific Airways starting at just 30,000 points. Cathay Pacific offers service from North America to Hong Kong, with convenient connections to over 120 destinations worldwide. On selected North American routes, Cathay Pacific will introduce luxurious new seat designs in all classes, including the world's first non-intrusive reclining seat and on-demand entertainment system in Economy Class.

To preview this reward and to redeem points, visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)**.

(MR Message 7501)

Terms and conditions of the Membership Rewards program apply. Individual airline carrier restrictions apply. For more information, visit membershiprewards.com



Visit Italy in Comfort and Style by Flying on the National Airline of Italy

Transfer points for a trip to Italy from Alitalia's U.S. Gateways: Boston, Chicago, Miami, and New York-JFK, Newark. Alitalia offers the most non-stop flights to Italy from all its U.S. gateways. So book your travel with the people who have turned living into an art form.

To preview this reward and to redeem points, visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)**.

(MR Message 7340)

Terms and conditions of the Membership Rewards® program apply. For more information visit membershiprewards.com. Individual partner restrictions apply. Taxes and fees may apply.



Redeem Membership Rewards® Points for BLOCKBUSTER®

BLOCKBUSTER® is one of the world's leading providers of movies, games, and more. Redeem points to enjoy rentals at more than 5,000 stores in the U.S., or choose from more than 75,000 online titles with BLOCKBUSTER Total Access™.

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

(MR Message 0730)



Redeem Your Membership Rewards® Points for This NEW Sony Playstation 3 Bundle!

The Playstation® 3 computer entertainment system unleashes a brilliant, high-definition entertainment experience. Whether it's high definition gaming, Blu-ray™ movies, music or online services, the Playstation® 3 system takes you where you've never dreamed possible--a place where you can Play Beyond. Bundle includes: 40GB hardware console, two wireless controllers, and one E-Rated game. (Reward Code: **HLX1241**, MR Points: **89,000**, Expiration Date: **2/15/08**).

To redeem, visit membershiprewards.com/SonyPS3 or call **1-800-AXP-EARN (297-3276)** by February 15, 2008.

(MR Message 6413)

Terms and conditions of the Membership Rewards Program apply.



Book a Trip Across the Pond on Virgin Atlantic Airways

Enroll in Virgin Atlantic's award-winning loyalty program, Flying Club, and exchange Membership Rewards® points for miles, where upgrades await. Virgin Atlantic offers the best cabins in the sky--Premium Economy boasts a larger seat and Priority Boarding and Upper Class hosts an onboard bar, massages and a handsome amenity kit, for starters. Purchase a full-fare ticket in Economy (Y or B class) or Premium Economy (W or S class) and upgrade today.

To preview this reward and to redeem points, visit membershiprewards.com or call **1-800-AXP-EARN (297-3276)**.

(MR Message 9346)

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com. Taxes and other fees are not included. Individual partner restrictions may apply.



Pay Your Taxes with Your American Express® Card



You can earn rewards while paying your personal federal, state, and local property taxes as well as business taxes with your eligible, enrolled American Express Card. For additional information, visit americanexpress.com/taxes

Visit
americanexpress.com/taxes

(CE 109924)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS approved payment processors, Official Payments Corp. and Pay1040. All reward program and Card terms and conditions apply.

Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call **1-800-618-8302** and mention RSVP code **J69**. (CE 109934)

Going Once. Don't Let Your Dream Trip Slip Away

Going Once

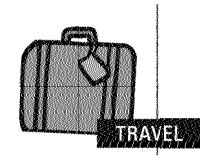
Nine unbelievable vacation experiences are yours for the taking. The price drops every 20 minutes, with only a limited number of packages available. Buy too soon and you miss out on incredible savings. Wait too long and your dream trip slips away. So when the price seems right, better grab it before it's gone. Plus, save on additional packages at special Cardmember-only prices, and get exclusive travel offers from select merchants.

Available to U.S. Cardmembers only. Quantities are limited and sold on a first-come, first-served basis. All sales are final. Void where prohibited. Restrictions Apply. Offers subject to full terms and conditions available on amexnetwork.com/1dreamtrip

Start exploring February 4, 2008. Go to amexnetwork.com/1dreamtrip

(CE 109923)

Go Beyond the Beach with American Express Travel



Plan your next vacation to the Caribbean, Bermuda or the Islands of the Bahamas and receive American Express Exclusives* including double Membership Rewards® points** when you book through American Express Travel.

*Valid on new vacation package bookings through 12/31/08 for travel through 12/31/08. Deposit and final payment must be made on an American Express® Card. Offer, participating destinations, prices and suppliers subject to availability and changes without notice. Restrictions may apply. **To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at time of purchase of vacation package through an American Express Travel Services location in the U.S. and must charge your qualifying vacation package to an eligible, enrolled American Express Card. Some Cards require enrollment and the payment of an annual program fee. Terms and conditions may vary. Double Membership Rewards points are awarded on vacation package spend only. Airfare, other purchases and arrangements made during your vacation stay, and any charges not included in the vacation package are not eligible for double Membership Rewards points.

Bonus points will be credited to your Program account within 10-12 weeks after completion of travel. May not be combined with other Membership Rewards bonus points offers. For more information on Program, visit americanexpress.com/rewards or call **1-800-AXP-EARN (297-3276)**. Bonus ID: 1777

To earn Double Membership Rewards points on your Caribbean vacation, call your local American Express Travel professional at **1-866-AXP-2809** or visit americanexpress.com/gocaribbean. CST# 1022318-10, Washington UBI# 600-469-694, ML# 1192, TA-002 Registered Iowa Travel Agency, NV# 2001-0126. Promo Code C6560001. (CE 109938)

Why Not Enjoy an Extra Night on Us?



HOTELS

WORLDWIDE

Escape to the stylish world of W Hotels. When you book a two-night stay in the W city of your choice using any American Express® Card, you'll enjoy a third night on us.

Terms and conditions apply.

Explore whotels.com/anightonus or call **1-877-822-0000** to book this package.

Mention promo code **TNR** or **TNH**.

(CE 109936)

Get 35% Off TaxCut Online Federal Programs



"Don't Get Stuck. Get Answers." Get 35% off TaxCut online federal programs from H&R Block, the nation's tax leader.

Expires 5/1/08. Offer does not apply to purchase of state programs. Cannot be combined with any other offer. Void where prohibited or restricted by law.

www.hrblock.com/partner/AMX

(CE 109922)