

04-1078-CD  
AMERICAN EXPRESS CENTURION BANK -VS- JOANNE B KELLAR

American Express vs Joanne Kellar  
2004-1078-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

AMERICAN EXPRESS CENTURION  
BANK,  
Plaintiff,

CIVIL DIVISION

vs.

JOANNE B KELLAR,  
Defendant.

No.: 04-1078-CJ

COMPLAINT IN CIVIL ACTION

Code: 010 - Contract

Filed on Behalf of:  
AMERICAN EXPRESS CENTURION  
BANK,

Plaintiff

Counsel of Record for this  
Party:

GEORGE A. MILLER, Esq.  
BROMBERG & MILLER  
PA I.D. # 22525  
1106 FIFTH AVENUE  
PITTSBURGH, PA 15219  
(412) 232-0440

File 56925

FILED *ms* cc Sheriff  
M 14.00 *100* Atty pd. 85.00  
JUL 15 2004

William A. Shaw  
Prothonotary/Clerk of Courts

**IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA**  
**CIVIL DIVISION**

**AMERICAN EXPRESS CENTURION  
BANK,  
Plaintiff,**

**CIVIL DIVISION**

**vs.**

**JOANNE B KELLAR,  
Defendant.**

**No.:**

**COMPLAINT IN CIVIL ACTION**

**NOTICE TO DEFEND**

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT  
HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE  
SET FORTH BELOW TO FIND WHERE YOU CAN GET LEGAL HELP.**

DAVID S MEHOLICK, COURT ADMIN.  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
Telephone: (814) 765-2641 EXT. 5982

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

AMERICAN EXPRESS CENTURION  
BANK,  
Plaintiff,

CIVIL DIVISION

vs.

JOANNE B KELLAR,  
Defendant.

No.:

**COMPLAINT IN CIVIL ACTION**

Plaintiff, AMERICAN EXPRESS CENTURION BANK, brings this action against the DEFENDANT, JOANNE B KELLAR, and states the following:

1. The Plaintiff, AMERICAN EXPRESS CENTURION BANK, is located at 777 American Expressway, Ft. Lauderdale, Fl 33337.

2. The Defendant, JOANNE KELLAR, is an individual residing at 970 Keller Road, P.O.Box 51, Luthersburg, PA 15848.

3. The Plaintiff extended credit to the Defendant, and the Defendant became indebted to the Plaintiff upon Account No. 371501817631003 in the amount of TWENTY NINE THOUSAND NINETY FIVE AND 04/100 DOLLARS (\$29095.04), a copy of the Invoices being attached hereto as Exhibit "A".

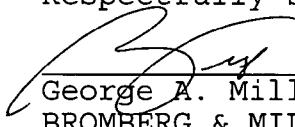
4. Defendant has failed to honor this obligation despite numerous efforts made by the Plaintiff. Plaintiff intends to

offer the attached exhibits into evidence at trial under Pa. R. Civ. Proc. Rule 1305, to the extent applicable.

5. The principal unpaid balance is totals TWENTY NINE THOUSAND NINETY FIVE AND 04/100 DOLLARS (\$29095.04).

WHEREFORE, Plaintiff, AMERICAN EXPRESS CENTURION BANK, demands judgment of the Defendant, JOANNE B KELLAR, in the sum of TWENTY NINE THOUSAND NINETY FIVE AND 04/100 DOLLARS (\$29095.04), plus interest, applicable legal fees, and costs of suit.

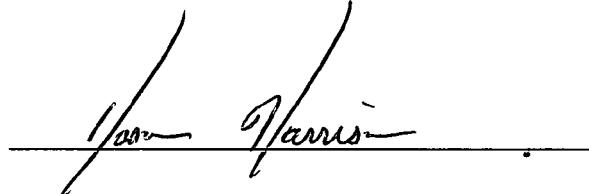
Respectfully submitted,

  
George A. Miller, Esq.  
BROMBERG & MILLER  
Attorney for Plaintiff  
1106 Fifth Avenue  
Pittsburgh, PA 15219  
(412) 232-0440

## VERIFICATION

The undersigned, Jason Harrison, does hereby verify that he/she is the Authorized Agent of Plaintiff herein, that he/she is authorized to make this verification on behalf of the Plaintiff, and that the facts contained in the foregoing Complaint in Civil Action against the Defendant, JOANNE B KELLAR, Account No. 371501817631003 are true and correct to the best of her/his knowledge and belief.

This statement is made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsifications to authorities.



TITLE, Authorized Agent  
AMERICAN EXPRESS CENTURION BANK

## DUPLICATE COPY



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
**JOANNE B KELLAR**

Account Number

3715-018176-31003

Closing Date

06/19/03

1,711

Membership Rewards<sup>®</sup>

Points Available

at 06/19/03, when charges are paid in full  
and all your accounts are in good standing

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any.	New Balance \$	Minimum Amount Due \$
25,619.86	-512.00	+196.61	=25,304.47	506.00

Credit Line Summary on 06/19/03	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	27,000.00	1,695.53	5,400.00	1,695.53

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.**We've Made Some Design Changes to Your Billing Statement!**

It's easier than ever to find important account information. For starters, if you're enrolled in one of our Rewards programs, there's a section on the top right corner of page one for program related messages. We've bundled your credits and returns in one section so you can find them easily. Finally, we've created this section on the front of your statement for special announcements and Cardmember benefit information.

Activity	Indicates posting date	Amount \$
06/06/03 Payment Received - Thank You		512.00
<b>New Activity for JOANNE B KELLAR</b>		Amount \$
Card XXXXX XXXXX 31003		
06/19/03 Periodic FINANCE CHARGE		196.61
<b>Total of New Activity</b>		<b>196.61</b>

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

**Payment Coupon**

Account Number

3715-018176-31003

Payment Due Date:

07/09/03

Continued on Page 3

Please enter account  
number on all checks and  
correspondence

Total New Balance:

\$ 25,304.47

Minimum Amount Due  
\$ 506.00To avoid additional  
Finance Charges on  
Purchases, pay New  
Balance before Payment  
Due Date.\$   
Amount enclosed Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FORT LAUDERDALE FL 33336 0002

0000371501817631003 002530447000050600 17 H

## DUPLICATE COPY

Prepared For:  
JOANNE B KELLARAccount Number  
XXXX-XXXXX6-31003Closing Date  
06/19/03

Page 3 of 8

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	9,647.19	0.0274%	9.99%	9.99%	79.29
Cash Advances	0.00	0.0527%	0.00%	19.24%	0.00
Universal Check 9.9% LOB	3,172.62	0.0271%	9.89%	9.90%	25.79
Interest Rate 00HG	8,436.10	0.0271%	9.89%	9.90%	68.58
Universal Check 9.9% LOB	600.35	0.0271%	9.88%	9.90%	4.88
Balance Transfer	2,199.23	0.0274%	9.99%	9.99%	18.07
					196.61



**DUPLICATE COPY**  
**Membership Rewards Options<sup>SM</sup>**  
**Monthly Statement and**  
**Program News**

Page 5 of 8

For questions about your  
 Membership Rewards account,  
 contact:

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

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

Prepared for

**JOANNE B KELLAR**

Membership Rewards<sup>SM</sup> Account Number

**1M08872206**

**Available Points**

**1,711**



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

**Account Summary**

<b>Opening points balance</b>	<b>1,638</b>
<b>New points earned</b>	<b>+73</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

04/01/03 - 04/30/03

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715-018176-31003	73	0	73
<b>Totals</b>	<b>73</b>	<b>0</b>	<b>73</b>

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

**Earn More!** New ways to earn points.

**Check out what's up for grabs at Blue PLAY™...**

Blue PLAY, the one-of-a-kind online auction site exclusively for Blue from American Express<sup>®</sup> Cardmembers. Blue PLAY gives you an entirely different way to use the Membership Rewards<sup>®</sup> points you earn virtually every time you use Blue. So, whether you've earned 1,500 points or 15,000 points, you can bid on a range of incredible events: Hollywood premieres, VIP concert packages, adventurous getaways and more.

To check out what's on the auction block at Blue PLAY, go to [www.americanexpress.com/playrewards](http://www.americanexpress.com/playrewards).

(MR Message 9472)

This offer won't last forever, so get your bonus point boost before July 31, 2003.

(Bonus ID 2105)

**Give your Card a Bonus Point Jolt**

Earn 500 Membership Rewards<sup>®</sup> points virtually every time you make a purchase of \$250 or more from now until July 31, 2003. Buy that surround-sound system or upgrade to a digital camera. Earning 500 bonus points on purchases of \$250 or more means you can accumulate points faster than ever.

For information on Amtrak fares and schedules visit [www.amtrak.com](http://www.amtrak.com) or call 1-800-USA-RAIL (872-7245) or your local travel agent.

(MR Message 0316)

You can receive 500 Membership Rewards<sup>®</sup> points on virtually every single charge of \$250 or more on your eligible Blue and Optima enrolled American Express<sup>®</sup> Card between 5/1/03 and 7/31/03. Bonus points will be credited to your Membership Rewards Options<sup>SM</sup> account within 10-12 weeks. Bonus ID: 2105.

**New York to Boston on Acela Express<sup>®</sup> - only \$99**

Amtrak<sup>®</sup> has reduced fares on Acela Express between New York and Boston, capping Business class fares at \$99. Fares are even lower for off-peak departures and for travel to intermediate destinations. Amtrak Guest Rewards<sup>®</sup> members will earn double Amtrak Guest Rewards points for Acela Express trips between Boston, New York/Newark, and intermediate points through 8/31/03.

*Continued on reverse*

To join the Amtrak Guest Rewards frequent traveler program, call 1-800-307-5000.

**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.**

Prepared For  
JOANNE B KELLARAccount Number  
XXXX-XXXXX6-31003Closing Date  
06/19/03

Page 7 of 8

## Custom Extras™

**We've Redesigned Your Monthly Billing Statement**

(CE 103432)



Your monthly billing statement has been redesigned, enabling you to find important information quickly.

- If you're enrolled in one of our Rewards programs, there's a section on the top right corner of page one for program-related messages.
- We've bundled your credits and returns into one section to make them easier to find.
- And, we've designed a new area on the statement front that will highlight the latest Cardmember benefits, special announcements or service enhancements.

**Bid on Rewards That Put You in Hyperdrive!**

At Blue PLAY®, the online auction site, you can use Membership Rewards® points to bid on exciting experiences! You and a guest can experience some of the South's most beautiful areas, including Charleston, Kiawah Island, Hilton Head Island and Savannah. You could be cruising in style in a versatile Saturn VUE® sport utility vehicle that's yours to use for the entire trip. You could enjoy a variety of activities including a private walking tour of Charleston, golf on Kiawah and Hilton Head Islands, deep sea fishing, canoeing, wine tastings, dinners at fabulous restaurants and spa treatments!

Get ready to bid--bidding starts July 1st.

Check out this and other cool prizes at [www.americanexpress.com/viewplay](http://www.americanexpress.com/viewplay).

(CE 103379)

**New for Blue for Music™ --Warner Music Presents...**

...has special offers exclusively for Blue from American Express® Cardmembers!

Now, with Blue, you'll have a chance to win trips, concert tickets, and exclusive autographed items. You'll also stay hip to the latest hits by Warner Music artists and save up to 25% off on featured releases. Each month brings a new offer, so don't forget to check back often.

Go to [www.onlyhilmusic.com/amexblue](http://www.onlyhilmusic.com/amexblue) to see this month's special offer from Warner Music Presents.

(CE 103399)

**Check out CoolBlueOffers® and Save!**

Use your Blue from American Express® Card and save with CoolBlueOffers like:

- Cooking.com: Receive free Super Saver shipping on shipments over \$75!
- Origins.com: Free Standard Shipping with purchase of \$60 or more!
- National.com: Rent from National Car Rental and you can save up to 20% off your next car rental!
- 1-800-FLOWERS.COM: Save \$10.00 on your order.

Find these and other CoolBlueOffers at [www.americanexpress.com/coolblueoffer](http://www.americanexpress.com/coolblueoffer).

(CE 103401)

**Experience a W Hotel and Support Blue for Save The Music**

W Hotels and Blue from American Express® are teaming up to keep music programs in our public schools. Use Blue at any of the 16 participating W Hotels between June 1, 2003 and August 31, 2003 and you'll receive a special reduced rate and breakfast in bed. Plus, you'll feel good the next morning because W is donating 10% of the proceeds from your visit to Blue for Save the Music, in support of the VH-1 Save the Music Foundation.

To find out more and take advantage of this offer, go to [www.whotels.com/savethemusic](http://www.whotels.com/savethemusic) call 1-877-WHOTELS or call your travel agent and mention code MUSIC.

(CE 103400)

Terms, conditions, and restrictions apply.

## DUPLICATE COPY

Blue from  
American Express<sup>SM</sup>Prepared For:  
JOANNE B KELLARAccount Number  
3715-018176-310031,711  
Membership Rewards<sup>®</sup>  
Points Available  
at 07/20/03, when charges are paid in full  
and all your accounts are in good standing.Closing Date:  
07/20/03

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges, if any	New Balance \$	Minimum Amount Due \$
25,304.47	-506.00	+200.03	=24,998.50	500.00

Credit Line Summary on 07/20/03	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	27,000.00	2,001.50	5,400.00	2,001.50

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

## We've Made Some Design Changes to Your Billing Statement!

It's easier than ever to find important account information. For starters, if you're enrolled in one of our Rewards programs, there's a section on the top right corner of page one for program related messages. We've bundled your credits and returns in one section so you can find them easily. Finally, we've created this section on the front of your statement for special announcements and Cardmember benefit information.

Activity	Indicates posting date	Amount \$
07/07/03 Payment Received - Thank You		506.00
<b>New Activity for JOANNE B KELLAR</b> Card XXXX-XXXXX631003		Amount \$
07/20/03 Periodic FINANCE CHARGE		200.03
<b>Total of New Activity</b>		<b>200.03</b>

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

## Payment Coupon

Account Number  
3715-018176-31003Payment Due Date:  
08/09/03

Continued on Page 3

Please enter account  
number on all checks and  
correspondence.Total New Balance  
\$ 24,998.50To avoid additional  
Finance Charges on  
Purchases, pay New  
Balance before Payment  
Due Date.Minimum Amount Due  
\$500.00Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.JOANNE B KELLAR  
KELLAR ENTERPRISES  
2134 SANDY DR STE 9  
STATE COLLEGE PA 16803-2292\$   
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

0000371501817631003 002499850000050000 17 H

## DUPLICATE COPY

Prepared For  
JOANNE B KELLARAccount Number  
XXXX-XXXXX6-31003Closing Date  
07/20/03

Page 3 of 8

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	9,728.13	0.0274%	10.00%	9.99%	82.63
Cash Advances	0.00	0.0527%	0.00%	19.24%	0.00
Universal Check 9.9% LOB	2,697.19	0.0271%	9.88%	9.90%	22.65
Interest Rate 00HG	8,437.24	0.0271%	9.89%	9.90%	70.88
Universal Check 9.9% LOB	600.43	0.0271%	9.88%	9.90%	5.04
Balance Transfer	2,217.68	0.0274%	9.99%	9.99%	18.83
					200.03



**DUPLICATE COPY**  
**Membership Rewards Options<sup>SM</sup>**  
**Monthly Statement and**  
**Program News**

Page 5 of 8

For questions about your  
 Membership Rewards account,  
 contact:

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

**Statement Period**  
**May 1, 2003 - May 31, 2003**  
 Account activity after this period does not appear on this statement.

Prepared for  
**JOANNE B KELLAR**  
 Membership Rewards<sup>SM</sup> Account Number  
**1M08872206**

**Available Points**

**1,711**

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

**Account Summary**

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

05/01/03 - 05/31/03

Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715 018176 31003	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>

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



**Earn More!** New ways to earn points.

**New! Lettuce Entertain You Restaurant Gift Cards**

Whether your taste runs to French Fries or Foie Gras, there is a Lettuce Restaurant for you! Now you can redeem Membership Rewards<sup>SM</sup> points for a Gift Card valid at all Lettuce Restaurants. Lettuce Gift Cards are deliciously simple to use and enjoy for every occasion at any location. To view restaurants, locations, menus and more, visit us at [www.leye.com](http://www.leye.com).

Log on to  
[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call  
 1-800-AXP-EARN  
 (297-3276) to start  
 redeeming today.

(MR Message 8404)



For more information or  
 to redeem for these  
 offers, visit  
[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call  
 1-800-AXP-EARN  
 (297-3276) and you will  
 be on your way to your  
 next exciting getaway!  
 (MR Message 4022)

**Spectacular Golf and Spa Vacations From Vail Resorts**

Use Membership Rewards<sup>SM</sup> points for a Colorado summer golf vacation to Vail, Beaver Creek, and Keystone resorts! Take your game to a higher level with the Chuck Cook Golf Academy at Red Sky Golf Club in the beautiful Vail Valley. Or indulge yourself with a RockResorts<sup>SM</sup> spa vacation in one of these spectacular locations - Santa Fe, Florida Keys, Jackson Hole, San Juan Islands, and Palm Springs.

To redeem points for a  
 certificate at Red Door  
 Spa, visit  
[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call  
 1-800-AXP-EARN  
 (297-3276).

(MR Message 2522)

**Rejuvenate at the Elizabeth Arden Red Door Spa**

Treat yourself or someone you love to a luxurious Elizabeth Arden Red Door Spa package. Redeem points and choose one of the special Membership Rewards<sup>SM</sup> packages featuring the renowned Red Door Signature Facial or Massage. If you prefer to purchase a Spa Package, visit the Red Door Spa online and receive free shipping through September 30, 2003.

**Elizabeth Arden**  
 red door salon & spa

To purchase a gift certificate for a Red Door Spa Package and to receive free 2-day Federal Express shipping, visit [www.reddoorsalon.com](http://www.reddoorsalon.com) and enter promotion code AMEXMR1 at checkout.

*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.**

Prepared For:  
JOANNE B KELLARAccount Number  
XXXX-XXXXX6-31003Closing Date  
07/20/03

Page 7 of 8

## CustomExtras™

**With Blue PLAY® You Can Rejuvenate at Miraval Spa!****BLUE  
PLAY**

Rejuvenate for five nights at Miraval, a luxurious resort and spa. Enjoy various nutrition, adventure, body/mindfulness activities as well as daily spa treatments. You and your guest will also be treated to a private yoga session and an enlightening equine experience, unique to Miraval. This is just one of the prizes coming soon at Blue PLAY the online auction site exclusively for Blue Cardmembers where *Membership Rewards®* points are used to bid. All auction items are subject to change. To be eligible to participate in the Blue PLAY online auction, Cardmembers must be at least 18 years of age, their accounts must be in good standing, and they must be enrolled in the *Membership Rewards* program. American Express reserves the right to amend and/or terminate the program at any time in its sole discretion.

To check out this and other Blue PLAY experiences up for grabs go to [www.americanexpress.com/bldwithblue](http://www.americanexpress.com/bldwithblue).

Terms, conditions and restrictions apply.

(CE 103469)

**Legal Advice at your Fingertips for Pennies a Day!**

Do you have access to affordable legal advice?

Become a member of the Legal Services Plan provided by Signature Agency, part of the GE Financial family of companies for only \$14.99 a month conveniently billed to your American Express® Card account for as long as your membership is active. With the Plan, you'll be covered 24 hours a day for emergencies. You can have your Plan Attorney make phone calls or send letters on your behalf, provide *legal consultation* by phone, *draft* and *update* a will (nominal fee for simple will in AR, NE, VA), meet *face-to-face* on new legal matters and professionally *review* legal documents and contracts up to six pages at no cost.

Protect your family. To learn more and to enroll in the Legal Services Plan, call toll-free 1-866-598-2695. You can cancel at any time if not completely satisfied. Legal Services Plan, presented by American Express, is a service of Signature Agency, Inc.

(CE 103476)

Also included are fixed fees for non-commercial real estate closings, uncontested divorce and contingent fees. Your Plan Attorney will charge a maximum fee of only \$95 per hour for all matters that are not part of your prepaid benefits or at a fixed fee.\* And just for American Express Cardmembers, you get a 2-hour annual review with your Attorney to ensure all of your legal needs are met.

\* Terms and Conditions apply. Offer subject to change. Program may be modified, suspended or otherwise terminated without notice.

**Get a CoolBlue Beauty Treat from lancome.com!**

Receive a special beauty treat from [lancome.com](http://lancome.com) with any \$50 purchase when you use your Blue from American Express®!

To find out more about this and other CoolBlue Offers go to [www.americanexpress.com/coolblueoffer2](http://www.americanexpress.com/coolblueoffer2).

(CE 103485)

This offer is only valid while supplies last! Purchase must be \$50 or more. Purchase must be made on your Blue from American Express Card. Only one per customer. Offer ends August 31, 2003.

**Do You Buy Your Travelers Cheques from AAA?**Travelers  
Cheques

Save yourself the trip. Most AAA\* offices no longer sell American Express® Travelers Cheques. But, as an American Express Cardmember, you can purchase them *FREE FREE\*\** at participating American Express Travel Service locations. Behind every Cheque is someone who can help in a travel emergency, 24/7. Travel with peace of mind.

\*AAA is a trademark of American Automobile Association. \*\*Not all services available at all locations. Subject to local laws and cash availability.

To find your nearest American Express Travel Services location, call 1-800-AXP-8347. Make your next vacation even more relaxing. Remember to pick up your Fee-Free American Express Travelers Cheques before you leave. C107:0001  
(CE 103518)



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
**JOANNE B KELLAR**

Account Number

3715-018176-31003

Closing Date

08/20/03

1,711

**Membership Rewards<sup>®</sup>  
Points Available**

at 08/20/03, when charges are paid in full  
and all your accounts are in good standing

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any:	New Balance \$	Minimum Amount Due \$
24,998.50	500.00	+197.11	=24,695.61	494.00

Credit Line Summary on 08/20/03	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	27,000.00	2,304.39	5,400.00	2,304.39

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741

**Online Statements—A Flexible Advantage For You**

Switch to online statements at [www.americanexpress.com/cardstatement](http://www.americanexpress.com/cardstatement) for instant, hands-on access to your account information whenever you want. There's no need to wait for a paper statement to arrive in the mail. Plus, your statements are printable, downloadable and archived.

For added control, we'll send you an e-mail notification to let you know your statement is ready for viewing online.

Activity	Indicates posting date	Amount \$
08/09/03 Payment Received Thank You		500.00
<b>New Activity for JOANNE B KELLAR</b> Card XXXX-XXXXX81003		Amount \$
08/20/03 Periodic FINANCE CHARGE		197.11
<b>Total of New Activity</b>		<b>197.11</b>

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

Continued on Page 3

**Payment Coupon**

Account Number

3715-018176-31003

Payment Due Date:

09/09/03

Please enter account  
number on all checks and  
correspondence.

**Total New Balance**  
\$ 24,695.61

**Minimum Amount Due**  
\$ 494.00

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

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

JOANNE B KELLAR  
KELLAR ENTERPRISES  
2134 SANDY DR STE 9  
STATE COLLEGE PA 16803-2292

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 36002  
FT LAUDERDALE FL 33336-0002

\$   
Amount enclosed



0000371501817631003 002469561000049400 17 H



Prepared For  
JOANNE B KELLAR

DUPLICATE COPY

Account Number  
XXXX-XXXXX6-31003

Closing Date  
08/20/03

Page 3 of 8

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	9,811.10	0.0274%	10.00%	9.99%	83.33
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
Universal Check 9.9% LOB	2,247.22	0.0271%	9.88%	9.90%	18.87
Interest Rate 00HG	8,437.24	0.0271%	9.89%	9.90%	70.88
Universal Check 9.9% LOB	600.43	0.0271%	9.88%	9.90%	5.04
Balance Transfer	2,236.58	0.0274%	9.99%	9.99%	18.99
					197.11



**DUPLICATE COPY**  
**Membership Rewards Options<sup>SM</sup>**  
**Monthly Statement and**  
**Program News**

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

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

Prepared for  
**JOANNE B KELLAR**  
 Membership Rewards<sup>SM</sup> Account Number  
**1M08872206**

**Available Points**

**1,711**

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

**Account Summary**

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

06/01/03 - 06/30/03	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 375-018176-31003	0	0	0
<b>Totals</b>	0	0	0

Membership Rewards Options<sup>SM</sup> points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options<sup>SM</sup> program Terms and Conditions in your Membership Rewards Options<sup>SM</sup> Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsoptions](http://www.americanexpress.com/membershiprewardsoptions) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 105-816-2799.

Page 5 of 8



**Earn More! New ways to earn points**

**Continental Airlines Offers New Service**

Continental Airlines has added several new routes to their system over the past year. With more than 2,000 daily departures, and service to more international destinations than any other U.S. carrier, Continental Airlines can take you where you want to go including these new destinations: Daytona Beach, FL; Edmonton, Canada; Ft. Walton Beach, FL; Geneva, Switzerland; Maui, HI; Montego Bay/Kingston, Jamaica and Santiago, Dominican Republic just to name a few.

To book tickets now to one of Continental's new destinations, visit [www.continental.com](http://www.continental.com) or contact your local travel agent.

(MR Message 1299)



**MOLTON BROWN**  
 LONDON

**Indulge with Molton Brown and Membership Rewards<sup>SM</sup>**

Boost your skin and enliven your senses with an exhilarating Molton Brown experience. Indulge in a Warming Eucalyptus Bath & Shower Therapy or wrap your body in a dewy soft protective moisture cocoon with Ultrasmooth Coco de Mer Body Lotion. These luxurious therapies, and more, can be selected with \$50, \$100 and \$150 Molton Brown Online Gift Vouchers available through the Membership Rewards<sup>SM</sup> program. Also delivery to anywhere in the world and gift wrap services are available from Molton Brown.

To redeem points for Molton Brown therapies, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) and mention Molton Brown's Online Gift Vouchers.

(MR Message 3153)

AMERICAN EXPRESS

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

*Continued on reverse*



Prepared For:  
JOANNE B KELLAR

DUPLICATE COPY

Account Number:  
XXXX-XXXXX6-31003

Closing Date  
08/20/03

Page 7 of 8

## CustomExtras™

### American Express and Macy's Passport 2003



American Express invites you to purchase tickets to the most spectacular theatrical event of the year—that to date has raised close to \$17 million for HIV/AIDS agencies. The evening is filled with a cocktail reception including hors d'oeuvres from leading restaurants, a celebrity auction and a state-of-the-art multimedia fashion show. In Los Angeles at the Barker Hangar at Santa Monica Airport on October 2, and in San Francisco at Fort Mason Center on September 24 and 25, 2003. All tickets on sale starting August 24, 2003.

For more information, visit [ticketmaster.com](http://ticketmaster.com) or call  
Ticketmaster at  
1-800-334-6158.

(CE 103599)

### Bid on a Top-notch NYC Entertainment Weekend

Celebrate the return of legendary "ol' blue eyes" to Radio City Music Hall along with a New York weekend full of entertainment and glamour—Rat Pack style!



Bid Membership Rewards® points on this or other incredible prizes like unique getaways, ticket packages to sporting events and more at Blue PLAY® the online auction site.

Check out Blue PLAY at [www.americanexpress.com/bidwithblue](http://www.americanexpress.com/bidwithblue)

(CE 103558)

### A FUR-RIFIC Deal! \$56.25 Tickets to AVENUE Q The Musical!



Here's the latest fuzz on the street. The citizens of Avenue Q are moving on up. After playing to sold-out crowds downtown, they've decided to go for the big-time and move uptown, to Broadway! This smart new musical/comedy tells the story of a charmingly dysfunctional outer-borough neighborhood whose residents deal with everyday New York challenges like getting a job, finding an apartment, and discovering that ever-elusive purpose in life. In short, AVENUE Q is everything you're looking fur in a musical!

May not be appropriate for children under 12. Valid for all performances 7/21-9/30, excluding Saturday evenings. The best seats in the house are just \$56.25, a 35% savings (includes \$1.25 theater restoration fee). Valid for seats in the Orchestra & Front Mezzanine.

Simply call Telecharge Special Promotions at 212-947-8844 and mention code AQAEBL4 or visit [www.avenueq.com/blue/promo.html](http://www.avenueq.com/blue/promo.html)

Tickets are subject to availability. Blackout dates may apply. Offer may be revoked at any time.  
(CE 103573)

### Boyd Tinsley Debuts Solo Album

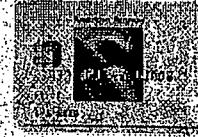


Boyd Tinsley, violinist for the Dave Matthews Band, channels his dedication to music into two new ventures. Not only has he released his first solo record, he is also the Official Spokesman for Blue for Save the Music, a charity which helps restore music education programs in America's public schools. The album, entitled "True Reflections," features many great collaborations with artists like Doyle Bramhall II, The Dirty Dozen Brass Band, Lisa Germano, Corey Harris and Toshi Reagon. The record also features the single "Listen" along with a special reworking of the title track, which features band-mate Dave Matthews on back-up vocals.

For more information, or to order the CD, please visit [www.davematthewsband.com](http://www.davematthewsband.com)

(CE 103572)

### Add Someone to your Account!



One of the greatest privileges of your Cardmembership is the ability to share it with family members, friends or anyone you choose. Add someone to your account, with no annual fee, and let them share the convenience, security, and benefits of Blue, including Blue's low interest rates, Online Fraud Protection Guarantee, and the ability to extend payment overtime.

To add fee-free Additional Cards to your account, log on to our Web site, [www.americanexpress.com/addblue](http://www.americanexpress.com/addblue)

(CE 103604)

The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express®. Any account you have with American Express must not be in default. Please refer to additional Terms and Conditions for this offer posted on our Web site at [www.americanexpress.com/addblue](http://www.americanexpress.com/addblue)



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
**JOANNE B KELLAR**

Account Number  
**3715-018176-31003**

Closing Date  
**09/19/03**

**1,711  
Membership Rewards<sup>®</sup>  
Points Available**  
at 09/19/03, when charges are paid in full  
and all your accounts are in good standing

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
<b>24,695.61</b>	<b>0.00</b>	<b>+1,664.28</b>	<b>=26,359.89</b>	<b>1,021.00</b>

<b>Credit Line Summary on 09/19/03</b>	<b>Total Credit Line \$</b>	<b>Available Credit Line \$</b>	<b>Cash Advance Limit \$</b>	<b>Available Cash Limit \$</b>	<b>Payment Due Date 10/09/03</b>
	<b>27,000.00</b>	<b>640.11</b>	<b>5,400.00</b>	<b>640.11</b>	<b>Minimum Amount Due Includes: Past due amount \$494.00 This month's amount due \$527.00 Please refer to page 2 for important information regarding your account</b>

Your account is past due. Please pay the past due amount immediately.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

**AUTOMATIC**

**BILL  
PAYMENT**  
with American Express

### Pay your Bills Automatically with the Card

Pay everything from your cable and telephone bills to your newspaper subscription automatically with your Card. It's a simple way to consolidate your payments and make sure your bills are paid on time. You will have fewer checks to write and you'll still continue to get a statement from your service provider to keep for your records.

Visit [www.americanexpress.com/abp1](http://www.americanexpress.com/abp1) for a list of participating providers, or to learn more.  
Start benefiting from the convenience and control of Automatic Bill Payment today.

### Activity

Indicates posting date

### Total of Payment Activity

### New Activity for JOANNE B KELLAR

Card XXXX-XXXXX-631003

Amount \$
<b>0.00</b>
<b>432.51</b>
<b>303.26</b>
<b>606.71</b>

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

### Payment Coupon

Account Number  
**3715-018176-31003**

**Payment Due Date:**  
**10/09/03**

**Please enter account  
number on all checks and  
correspondence.**

**Total New Balance  
\$ 26,359.89**

**Minimum Amount Due  
\$1,021.00**

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

**\$**  
**Amount enclosed**

**Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.**

JOANNE B KELLAR  
KELLAR ENTERPRISES  
2134 SANDY DR. STE 9  
STATE COLLEGE PA 16803-2292

Mall Payment to:

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





Prepared For  
JOANNE B KELLAR

DUPLICATE COPY

Account Number  
XXXX-XXXXX6-31003

Closing Date  
09/19/03

Page 3 of 8

New Activity continued

			Amount \$
09/16/03	Late Payment Fee		35.00
09/19/03	Periodic FINANCE CHARGE		286.80
<b>Total of New Activity</b>			<b>1,664.28</b>

Finance Charges Billing days this period: 30	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	9,929.60	0.0493%	17.99%	17.99%	146.85
Cash Advances	0.00	0.0520%	0.00%	18.98%	0.00
Universal Check 9.9% LOB	1,959.02	0.0493%	17.99%	17.99%	28.97
Interest Rate 00HG	8,436.10	0.0271%	9.89%	9.90%	68.58
Universal Check 9.9% LOB	600.35	0.0271%	9.88%	9.90%	4.88
Interest Rate 00XV	717.00	0.0189%	6.88%	6.90%	4.06
Balance Transfer	2,262.53	0.0493%	17.99%	17.99%	33.46
					<b>286.80</b>



# Membership Rewards Options™ Monthly Statement and Program News

Page 5 of 8

For questions about your  
Membership Rewards account,  
contact

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

**Statement Period  
July 1, 2003 - July 31, 2003**

Account activity after this period does not appear on this statement

Prepared for

**JOANNE B KELLAR**

Membership Rewards® Account Number

**1M08872206**

**Available Points**

**1,711**

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

## Account Summary

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

## New Points Earned

07/01/03 - 07/31/03

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715 0181 76-31003	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

## Earn More! New ways to earn points.

### Welcoming Our New Airline Partner, Song!™



Song is an exciting new, low-fare service in air travel with 144 daily flights and nonstop service between Atlanta, Las Vegas, key Florida leisure destinations and Northeast hubs including all three New York City area airports. Amenities currently include choices for onboard food purchases and more legroom. Soon customers will have access to video on-demand and satellite TV. Also, transfer Membership Rewards® points to your SkyMiles® account to take advantage of Award Travel with Song.

All Song flights are operated by Delta Air Lines. Delta SkyMiles® may be redeemed for award travel on Song.

Not already a SkyMiles member? Enroll today at [www.delta.com](http://www.delta.com) or call 1-800-323-2323. For flight information, visit [www.flysong.com](http://www.flysong.com) or call 1-800-FLYSONG (359-7664).

(MR Message 5206)

**TOURNEAU**  
SINCE 1900

Celebrate Watchfest 2003! Visit any Tourneau or Tourneau Watch Gear store during the entire month of October 2003 and earn double Membership Rewards® points on any purchase when you use your American Express® Card. You'll also receive a free gift with every purchase.

Celebrate Watchfest from October 1-31, 2003 and earn double points. Visit [www.tourneau.com](http://www.tourneau.com) to shop or to find a location near you.

(Bonus ID 9964)

To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID 9964.

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.



Prepared For  
JOANNE B KELLAR

Account Number  
XXXX-XXXXX6-31003

Closing Date  
09/19/03

Page 7 of 8

## CustomExtras™

### The Return of the King



Your quest for music begins with Blue. This month Warner Music Presents has put together an exclusive sweepstakes package celebrating the release of *Lord Of The Rings: The Return Of The King* and its Howard Shore-scored soundtrack. As always, it's just for Blue from American Express® Cardmembers.

Each month you'll have a chance to win everything from trips to concert tickets to exclusive autographed items. You'll also stay hip to the latest hits by Warner Music artists and save money on featured releases. Each month brings a new offer, so don't forget to check back often.

Go to:  
[www.onlyhitmusic.com/amexblue](http://www.onlyhitmusic.com/amexblue)

Terms, Conditions and  
Restrictions apply.  
(CE 103690)

### Football Lovers--See What's Hot at Blue PLAY®



Enjoy a classic pro football match up from the Hall of Champions suite and witness a special moment in Miami pro football history! Also, included are autographed photos of current Miami player, Junior Seau, plus, accommodations at Delano hotel and roundtrip coach airfare for two.

Auction begins on September 30, 2003.

To learn more about this  
and other Blue PLAY  
prizes, visit  
[www.americanexpress.com/bidwithplay](http://www.americanexpress.com/bidwithplay)

(CE 103655)

Terms, Restrictions and Conditions apply.

### Instead of One Store--It's Good at All Kinds of Stores



Gift  
Cheques

Unlike store-issued gift cards or gift certificates, American Express® Gift Cards let the people you care about get exactly what they want from a digital camera to a new shirt, from in-line skates to a good book. American Express Gift Cards are an ideal gift for everyone on your list. They make great gifts for holidays, birthdays, weddings, or even just to say "thank you." Gift Cards are available in a variety of prepaid denominations and come packaged with a personalized message from you.

Give the gift that's better  
than a gift certificate--give  
the American Express Gift  
Card.

American Express Gift  
Cards are available online  
[americanexpress.com/gift](http://americanexpress.com/gift)

(CE 103721)

Subject to daily purchase limits. Terms & Conditions for recipient may apply.

### Add Someone Special to your Account!



One of the greatest privileges of your Cardmembership is the ability to share it with family members, friends or anyone you choose. Add someone to your account with **no annual fee**, and let them share the convenience, security, and benefits of Blue, including Blue's low interest rates, Online Fraud Protection Guarantee, and the ability to extend payment overtime.

To add fee-free Additional Cards to your account, log on to our Web site,  
[www.americanexpress.com/addblue](http://www.americanexpress.com/addblue)

(CE 103709)

The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express. Any account you have with American Express must not be in default. Please refer to additional Terms and Conditions for this offer posted on the Web site at [www.americanexpress.com/addblue](http://www.americanexpress.com/addblue)

### This Summer Save with CoolBlueOffers®



You can receive special savings just for using Blue when shopping at the merchants below:

- **Six Flags® Theme Parks:** Get one free junior (48" and under) admission with every full-price, main gate adult admission.
- **Alamo.com:** Rent from Alamo Rent-A-Car® and receive great savings of up to 20%!
- **Oldnavy.com:** Free shipping on purchases of \$75 or more!
- **Origins:** Free Standard Shipping with purchase of \$60 or more!

To find these and other  
CoolBlueOffers, go to  
[www.americanexpress.com/coolblueoffers](http://www.americanexpress.com/coolblueoffers)

(CE 103689)

Terms, Conditions and Restrictions apply.



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
**JOANNE B KELLAR**

Account Number  
**3715-018176-31003**

Closing Date  
**10/20/03**

**1,711  
Membership Rewards<sup>®</sup>  
Points Available**  
at 10/20/03, when charges are paid in full  
and all your accounts are in good standing

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
<b>26,359.89</b>	<b>-50.00</b>	<b>+540.90</b>	<b>=26,850.79</b>	<b>1,508.00</b>

Credit Line Summary on 10/20/03	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	<b>27,000.00</b>	<b>149.21</b>	<b>5,400.00</b>	<b>149.21</b>

**Payment Due Date  
11/09/03**

**Minimum Amount Due  
Includes:**

Past due amount  
**\$971.00**  
This month's amount due  
**\$537.00**  
Please refer to page 2  
for important information  
regarding your account

Your account is past due. Please pay the past due amount immediately.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

**Pay Your Bill Easily--Online**

You can pay all your charges anytime and anywhere. When you sign up to pay your bill online, you'll have direct 24/7 access to your account. All you have to do is log on to view your statement, pay your bill, and receive an instant payment confirmation in a matter of seconds. Plus, your account information is protected by state-of-the-art encryption technology, so you feel secure. Sign up today at [www.americanexpress.com/paycardbill](http://www.americanexpress.com/paycardbill)

**Activity**

Activity	Amount \$
10/10/03 Payment Received - Thank You	<b>50.00</b>
<b>New Activity for JOANNE B KELLAR</b>	<b>Amount \$</b>
Card XXXX-XXXXX-6-31003	
10/14/03 Late Payment Fee	<b>35.00</b>
10/20/03 Periodic FINANCE CHARGE	<b>505.90</b>
<b>Total of New Activity</b>	<b>540.90</b>

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

**Payment Coupon**

Account Number  
**3715-018176-31003**

**Payment Due Date:**  
**11/09/03**

Please enter account  
number on all checks and  
correspondence.

**Total New Balance  
\$ 26,850.79**

**Minimum Amount Due  
\$ 1,508.00**

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

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

\$   
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002



0000371501817631003 002685079000150800 17 H



Prepared For  
**JOANNE B KELLAR**

Account Number  
**XXXX-XXXXXX6-31003**

Closing Date  
10/20/03

Page 3 of 8

<b>Finance Charges</b> Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	10,143.47	0.0657%	23.98%	23.99%	206.59
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	1,964.35	0.0657%	23.97%	23.99%	40.00
Interest Rate 00HG	8,486.33	0.0657%	23.98%	23.99%	172.84
Universal Check 9.9% LOB	603.93	0.0657%	23.98%	23.99%	12.30
Interest Rate 00XV	1,339.43	0.0657%	23.98%	23.99%	27.28
Balance Transfer	2,302.47	0.0657%	23.97%	23.99%	46.89
					505.90



**DUPLICATE COPY**  
**Membership Rewards Options<sup>SM</sup>**  
**Monthly Statement and**  
**Program News**

Page 5 of 8

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

**Statement Period**  
**August 1, 2003 - August 31, 2003**

Account activity after this period does not appear on this statement

Prepared for

**JOANNE B KELLAR**

Membership Rewards<sup>®</sup> Account Number

**1M08872206**

**Available Points**

**1,711**



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

**Account Summary**

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

08/01/03 - 08/31/03

Points Activity On  
 Eligible Charges

Bonus Points  
 Awarded

Total Points Activity  
 Per Card

Blue	0	0	0
3715-018176-31003			

**Totals**

0

0

0

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

**Earn More! New ways to earn points.**

**Get Rewarded For Renting From Korman Communities**

Use the American Express<sup>®</sup> Card for automatic rent payment and receive 1,000 Membership Rewards<sup>®</sup> bonus points per month for up to three months. Earn even more Membership Rewards points month after month just for charging your rent on the Card.

To find out how you can earn Membership Rewards points for paying your rent, call 1-800-Korman<sup>®</sup> (567-6261) or visit [www.kormancommunities.com](http://www.kormancommunities.com).

(Bonus ID 3066)

**Hyatt Hotels and Resorts<sup>®</sup> Joins The Membership Rewards<sup>®</sup> Program**

Membership Rewards enrollees can now redeem points for rejuvenating stays at participating Hyatt Hotels and Resorts worldwide, with Hyatt Stay certificates available for 25,000 to 60,000 Membership Rewards points. With more than 200 locations worldwide, Hyatt Hotels and Resorts are renowned for distinctive architecture, award-winning cuisine and impeccable service. Now is the perfect time for Membership Rewards enrollees to enjoy the many great experiences Hyatt has to offer.

For more information or to redeem Membership Rewards points for Hyatt Stay certificates, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) (MR Message 9050).

For Hyatt Stay certificate terms and conditions and information, please visit [https://certificate.hyatt.com](http://certificate.hyatt.com).



Member since 1992

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

*Continued on reverse*



Prepared For  
JOANNE B KELLAR

Account Number  
XXXX-XXXXXX-31003

Closing Date  
10/20/03

Page 7 of 8



## Get Cash in the U.S. and Internationally 24/7/365



Need some quick Euros for an emergency stop over? Have a Yen for that pottery set? As an American Express® Cardmember, you are automatically enrolled in Express Cash--a service that allows you to get cash in the local currency at over 600,000 locations both in the U.S. and internationally. There's no monthly charge, you pay only for the transactions you make.

Obtaining your PIN is easy and costs nothing--simply call 1-800-CASH-NOW and ask for your Express Cash PIN.

Call 1-800-CASH-NOW (1-800-227-4669) to obtain your PIN today. Please visit [www.americanexpress.com/expresscash](http://www.americanexpress.com/expresscash) for more information.

(CE 103803)

## Add Someone Special to your Account!



One of the greatest privileges of your Cardmembership is the ability to share it with family members, friends or anyone you choose. Add someone to your account, with no annual fee, and let them share the convenience, security, and benefits of Blue from American Express®, including: Blue's low Interest rates, Online Fraud Protection Guarantee, and the ability to extend payment over time.

To add fee-free Additional Cards to your account, log on to our Web site, [www.americanexpress.com/addblue](http://www.americanexpress.com/addblue)

(CE 103786)

The Additional Cardmember must be 18 or older, and must never have had a defaulted account with American Express. Any account you have with American Express must not be in default. Please refer to additional Terms and Conditions for this offer posted on the Web site at [www.americanexpress.com/addblue](http://www.americanexpress.com/addblue)

## Learn to Surf with World Champion Kim Hamrock



Exciting rewards await at Blue PLAY®, here Membership Rewards® points are used to bid on exciting experiences like Hollywood Premieres, sporting events, music events, unique getaways, and more!! Coming soon are some incredible prizes like--private surfing lessons from World Champion Kim Hamrock for first timers or veterans in beautiful Newport Beach. Auction begins on October 28th to November 4th!

Terms, Conditions and Restrictions apply.

To check out this and other Blue PLAY prizes visit [www.americanexpress.com/bidwithplay](http://www.americanexpress.com/bidwithplay)

(CE 103774)

## Now Accepting the American Express® Card!



La Petite Academy - Now welcomes the American Express Card for child-care tuition! Call 1-800-527-3848 or visit [www.lapetite.com](http://www.lapetite.com) to learn about our age-specific programs.

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

(CE 103748)

Sarar - European men's wear. Direct from Europe. Now in the USA, Las Vegas, Dallas, New York, New Jersey. Call 1-800-999-2960 for nearest location.

Creative Playthings - Manufacturer and retailer of quality wooden swing sets. Call 1-800-24-SWING or visit us at [www.creativeplaythings.com](http://www.creativeplaythings.com)! Creating fun since 1951!

## Introducing The TravelFunds® Card from American Express



The TravelFunds Card is a prepaid, reloadable card that's safer than cash and isn't linked to your bank account. If it's lost or stolen, your balance is refunded, usually within 24 hours. When you buy one, you can even get help replacing a lost or stolen passport or major credit cards. And, it's accepted at millions of places worldwide, as well as hundreds of thousands of ATMs.

A new safe way to carry your travel money. Purchase your TravelFunds Card, by visiting [www.americanexpress.com/travelfundscard](http://www.americanexpress.com/travelfundscard) or by calling 1-888-412-6945. Don't leave home without it.

(CE 103819)

Proof of Travelers Cheque purchase may be required. Credit card replacement assistance is for major bank-issued credit cards only (not retail store, gasoline, calling cards, etc.). Fees for passport/credit card replacement are the sole responsibility of the customer. For complete terms, visit [www.americanexpress.com](http://www.americanexpress.com) or call 1-800-221-7282.



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
**JOANNE B KELLAR**

Account Number  
**3715-018176-31003**

Closing Date  
**11/20/03**

**1,711  
Membership Rewards<sup>®</sup>  
Points Available**

at 11/20/03, when charges are paid in full  
and all your accounts are in good standing.

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
<b>26,850.79</b>	<b>0.00</b>	<b>+546.21</b>	<b>=27,397.00</b>	<b>2,056.00</b>

Credit Line Summary on 11/20/03	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	<b>27,000.00</b>	<b>0.00</b>	<b>5,400.00</b>	<b>0.00</b>

Your account is overlimit and past due. Please pay at least \$2,056.00, plus any additional charges you have incurred since the date of this billing statement, to avoid any overlimit fees on your next statement. Please see your Cardmember Agreement for additional terms and conditions that may apply.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

**Activity** \*Indicates posting date

**Total of Payment Activity**

**New Activity for JOANNE B KELLAR**

Card XXXXX1XXXXX6-31003

1/14/03	Late Payment Fee	Amount \$ <b>35.00</b>
1/20/03	Periodic FINANCE CHARGE	Amount \$ <b>511.21</b>

**Total of New Activity**

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

**Payment Coupon**

Account Number  
**3715-018176-31003**

**Payment Due Date:**  
**12/10/03**

Continued on Page 3

Please enter account  
number on all checks and  
correspondence

**Total New Balance**  
**\$ 27,397.00**

**Minimum Amount Due**  
**\$ 2,056.00**

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

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

\$  Amount enclosed



Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

0000371501817631003 002739700000205600 17 H



Prepared For  
JOANNE B KELLAR

Account Number  
XXXX-XXXXX6-31003

Closing Date  
11/20/03

Page 3 of 6

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	10,387.46	0.0657%	23.98%	23.99%	211.56
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	1,964.35	0.0657%	23.97%	23.99%	40.00
Interest Rate 00HG	8,486.33	0.0657%	23.98%	23.99%	172.84
Universal Check 9.9% LOB	603.93	0.0657%	23.98%	23.99%	12.30
Interest Rate 00XV	1,309.39	0.0657%	23.97%	23.99%	26.66
Balance Transfer	2,349.82	0.0657%	23.97%	23.99%	47.85
					<b>299.65</b>



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

Page 5 of 6

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

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

Prepared for  
**JOANNE B KELLAR**  
 Membership Rewards® Account Number  
**1M08872206**

**Available Points**

**1,711**



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

**Account Summary**

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

09/01/03 - 09/30/03	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715-018176-31003	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsoptions](http://www.americanexpress.com/membershiprewardsoptions) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 306-515-2759.

**Earn More! New ways to earn points.**

**Membership Rewards® Point Forfeiture Policy**

Paying on time keeps your Card account in good standing and ensures you can continue to earn points and redeem for valuable rewards. As stated in the Membership Rewards program Terms and Conditions, if your account is not in good standing, you may forfeit Membership Rewards points. Points forfeited if we receive your payment late are those associated with total eligible charges and Every Day Spend points for the month past due.

We must receive your payment within one month of the closing date on your billing statement.

(MR Message 4342)

Forfeited points can be reinstated for a \$15.00 fee for each month of points reinstated per Card account, once a Card account is restored to good standing. Please visit our Web site at [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points.

**Earn Bonus Points with Crabtree & Evelyn**

Give the gift of luxury this holiday season with Crabtree & Evelyn. Now you can earn double Membership Rewards® points on a purchase of \$50 or more when you charge your purchase to an eligible, enrolled American Express® Card from November 1 to December 31, 2003.

Take advantage of this offer now! To find a store near you, call 1-800-Crabtree (272-2873), or visit [www.crabtree-evelyn.com](http://www.crabtree-evelyn.com).

(Bonus ID 3019)

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 6-8 weeks after charges appear on your billing statement. Offer Valid from 11/01/03 - 12/31/03. Bonus ID: 3019.



CRABTREE & EVELYN



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
JOANNE B KELLAR

Account Number  
3715-018176-31003

Closing Date  
12/19/03

**1,711  
Membership Rewards<sup>®</sup>  
Points Available**  
at 12/19/03 when charges are paid in full  
and all your accounts are in good standing.

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
27,397.00	0.00	+483.43	-27,880.43	2,614.00

Credit Line Summary on 12/19/03	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	27,000.00	0.00	0.00	0.00

**Payment Due Date  
01/08/04**

**Minimum Amount Due  
Includes:**  
Past due amount  
\$2,056.00  
This month's amount due  
\$558.00  
Please refer to page 2.  
for important information  
regarding your account

Your account is overlimit and past due. Please pay at least \$2,614.00, plus any additional charges you have incurred since the date of this billing statement, to avoid any overlimit fees on your next statement. Please see your Cardmember Agreement for additional terms and conditions that may apply.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

Activity	Amount \$
<b>Total of Payment Activity</b>	<b>0.00</b>
<b>New Activity for JOANNE B KELLAR</b>	<b>Amount \$</b>
Card XXXX-XXXXX6-31003	
12/19/03 Periodic FINANCE CHARGE	483.43
<b>Total of New Activity</b>	<b>483.43</b>

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

**Payment Coupon**

Account Number  
3715-018176-31003

**Payment Due Date:  
01/08/04**

*Continued on Page 3*

Please enter account  
number on all checks and  
correspondence.

**Total New Balance  
\$ 27,880.43**  
**Minimum Amount Due  
\$ 2,614.00**

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

\$   
Amount enclosed

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

0000371501817631003 002788043000261400 17 4

Prepared For  
JOANNE B KELLARAccount Number  
XXXX-XXXXXX6-31003Closing Date  
12/19/03

Page 3 of 6

Finance Charges Billing days this period: 29	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	10,621.54	0.0657%	23.98%	23.99%	202.37
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	1,963.05	0.0657%	23.97%	23.99%	37.40
Interest Rate 00HG	8,480.74	0.0657%	23.97%	23.99%	161.58
Universal Check 9.9% LOB	603.53	0.0657%	23.96%	23.99%	11.49
Interest Rate 00XV	1,308.63	0.0657%	23.97%	23.99%	24.93
Balance Transfer	2,396.57	0.0657%	23.97%	23.99%	45.66
					<b>281.06</b>

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



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

Page 5 of 6

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

**Statement Period  
October 1, 2003 - October 31, 2003**

Account activity after this period does not appear on this statement

Prepared for

**JOANNE B KELLAR**

Membership Rewards® Account Number

**1M08872206**

**Available Points**

**1,711**



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

**Account Summary**

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

10/01/03 - 10/31/03

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715-018176-31003	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>

Membership Rewards Options points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards Options program Terms and Conditions in your Membership Rewards Options Guide. If you have questions, please visit [www.americanexpress.com/membershiprewardsoptions](http://www.americanexpress.com/membershiprewardsoptions) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2788.

**Earn More! New ways to earn points.**

**IMPORTANT NOTICE OF MEMBERSHIP REWARDS  
OPTIONS® PROGRAM CHANGES**

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

Please note important  
program changes

(MR Message 1290)

**IMPORTANT NOTICE OF MEMBERSHIP REWARDS®  
PROGRAM CHANGES**

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

Please note important  
program changes

(MR Message 6288)



**Blue from  
American Express<sup>SM</sup>**

DUPLICATE COPY

Prepared For  
JOANNE B KELLAR

Account Number  
3715-018176-31003

Closing Date  
01/20/04

**1,711  
Membership Rewards<sup>®</sup>  
Points Available**  
at 01/20/04 when charges are paid in full  
and all your accounts are in good standing

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
27,880.43	0.00	+603.43	=28,483.86	3,212.00

Credit Line Summary on 01/20/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	27,000.00	0.00	0.00	0.00

**Payment Due Date**  
**02/09/04**

**Minimum Amount Due**  
Includes:  
Past due amount  
\$2,614.00  
This month's amount due  
\$598.00  
Please refer to page 2  
for important information  
regarding your account

Your account is overlimit and past due. Please pay at least \$3,212.00, plus any additional charges you have incurred since the date of this billing statement, to avoid any overlimit fees on your next statement. Please see your Cardmember Agreement for additional terms and conditions that may apply.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the minimum due amount; your account is in default and the balance is due in full.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

Activity	Indicates posting date	Amount \$
<b>Total of Payment Activity</b>		<b>0.00</b>
<b>New Activity for JOANNE B KELLAR</b>		<b>Amount \$</b>
Card XXXX-XXXX-631003		
01/13/04 Late Payment Fee		35.00
01/20/04 Periodic FINANCE CHARGE		539.43
01/20/04 Overlimit Fee		29.00
<b>Total of New Activity</b>		<b>603.43</b>

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

Continued on Page 3

**Payment Coupon**

Account Number  
3715-018176-31003

**Payment Due Date:**

**02/09/04**

Please enter account  
number on all checks and  
correspondence.

JOANNE B KELLAR  
KELLAR ENTERPRISES  
2134 SANDY DR STE 9  
STATE COLLEGE PA 16803-2292

**Total New Balance**

**\$ 28,483.86**

**Minimum Amount Due**

**\$3,212.00**

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

\$

Amount enclosed

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002



0000371501817631003 002848386000321200 17 H



Prepared For  
JOANNE B KELLAR

Account Number  
XXXX-XXXXX6-31003

Closing Date  
01/20/04

Page 3 of 6

Finance Charges Billing days this period: 32	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	10,846.17	0.0657%	23.97%	23.99%	228.02
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	1,964.99	0.0657%	23.97%	23.99%	41.31
Interest Rate 00HG	8,489.13	0.0657%	23.97%	23.99%	178.47
Universal Check 9.9% LOB	604.12	0.0657%	23.97%	23.99%	12.70
Interest Rate 00XV	1,309.83	0.0657%	23.97%	23.99%	27.53
Balance Transfer	2,445.06	0.0657%	23.97%	23.99%	51.40
					539.43

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



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**Monthly Statement and**  
**Program News**

Page 5 of 6

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

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

Prepared for  
**JOANNE B KELLAR**  
 Membership Rewards® Account Number  
**1M08872206**

**Available Points**

**1,711**

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



**Account Summary**

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

**New Points Earned**

11/01/03 - 11/30/03	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715-018176-31003	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

**Earn More! New ways to earn points.**

**IMPORTANT NOTICE OF MEMBERSHIP REWARDS®  
OPTIONS® PROGRAM CHANGES**

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

Please note important  
program changes.

(MR Message 1290)

**IMPORTANT NOTICE OF MEMBERSHIP REWARDS®  
PROGRAM CHANGES**

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

Please note important  
program changes.

(MR Message 6288)



**Blue from  
American Express<sup>SM</sup>**

Prepared For  
**JOANNE B KELLAR**

Account Number  
**3715-018176-31003**

Closing Date  
**02/19/04**

**1,711  
Membership Rewards<sup>®</sup>  
Points Available**  
at 02/19/04, when charges are paid in full  
and all your accounts are in good standing.

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$	Payment Due Date <b>03/10/04</b>
<b>28,483.86</b>	<b>0.00</b>	<b>+576.18</b>	<b>-29,060.04</b>	<b>3,822.00</b>	<b>Minimum Amount Due Includes: Past due amount \$3,212.00 This month's amount due \$610.00 Please refer to page 2 for important information regarding your account</b>

Credit Line Summary on 02/19/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	<b>27,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Your account is overlimit and past due. Please pay at least \$3,822.00, plus any additional charges you have incurred since the date of this billing statement, to avoid any overlimit fees on your next statement. Please see your Cardmember Agreement for additional terms and conditions that may apply.

This statement is for information purposes only. This is not a bill. Please contact your collections agency for account information. Disregard the minimum due amount, your account is in default and the balance is due in full.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

Activity	Indicates posting date	Amount \$
<b>Total of Payment Activity</b>		<b>0.00</b>
<b>New Activity for JOANNE B KELLAR</b>		<b>Amount \$</b>
Card XXXX-XXXXX631003		
02/14/04 Late Payment Fee		35.00
02/19/04 Periodic FINANCE CHARGE		512.18
02/19/04 Overlimit Fee		29.00
<b>Total of New Activity</b>		<b>576.18</b>

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

Continued on Page 3

**Payment Coupon**

Account Number  
**3715-018176-31003**

**Payment Due Date:**  
**03/10/04**

Please enter account  
number on all checks and  
correspondence.

**Total New Balance  
\$ 29,060.04**

**Minimum Amount Due  
\$ 3,822.00**

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

\$   
Amount enclosed

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

0000371501817631003 002906004000382200 17 H



Prepared For  
**JOANNE B KELLAR**

DUPLICATE COPY

Account Number  
**XXXX-XXXXX6-31003**

Closing Date  
**02/19/04**

Page 3 of 6

<b>Finance Charges</b> Billing days this period: 30	<b>Average Daily Balance \$</b>	<b>Daily Periodic Rate</b>	<b>Actual ANNUAL PERCENTAGE RATE</b>	<b>Nominal ANNUAL PERCENTAGE RATE</b>	<b>Periodic FINANCE CHARGE \$</b>
Purchases	11,132.15	0.0657%	23.97%	23.99%	219.41
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	1,963.70	0.0657%	23.97%	23.99%	38.70
Interest Rate 00HG	8,483.54	0.0657%	23.98%	23.99%	167.21
Universal Check 9.9% LOB	603.73	0.0657%	23.96%	23.99%	11.89
Interest Rate 00XV	1,308.96	0.0657%	23.97%	23.99%	25.79
Balance Transfer	2,495.35	0.0657%	23.97%	23.99%	49.18
					<b>512.18</b>

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.



# Membership Rewards Options<sup>SM</sup>

## Monthly Statement and Program News

Page 5 of 6

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

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

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

Statement Period

**December 1, 2003 - December 31, 2003**

Account activity after this period does not appear on this statement

Prepared for

**JOANNE B KELLAR**

Membership Rewards<sup>SM</sup> Account Number

**1M08872206**

Available Points

**1,711**

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

### Account Summary

<b>Opening points balance</b>	<b>1,711</b>
<b>New points earned</b>	<b>0</b>
<b>Points transferred or redeemed</b>	<b>0</b>
<b>Reinstated points and adjustments</b>	<b>0</b>
<b>New points balance</b>	<b>1,711</b>

### New Points Earned

12/01/03 - 12/31/03

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue 3715-018176-31003	0	0	0
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

### Earn More! New ways to earn points.

#### IMPORTANT NOTICE OF MEMBERSHIP REWARDS<sup>SM</sup> PROGRAM CHANGES

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

Please note important program changes.

(MR Message 6288)

#### IMPORTANT NOTICE OF MEMBERSHIP REWARDS<sup>SM</sup> OPTIONS<sup>SM</sup> PROGRAM CHANGES

Effective March 15, 2004, for each transfer of points into the Frequent Flyer program of a US airline, a fee of \$0.0004 per two points, with a maximum fee of \$30, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such transfers. The fee may be more or less than the actual amount of the excise tax we pay on any individual transfer.

Please note important program changes.

(MR Message 1290)

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

*Continued on reverse*

*AMERICAN EXPRESS<sup>®</sup>*



Blue from  
American Express<sup>SM</sup>

Earn points on all of your  
purchases, everywhere  
you use the Card.  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

Prepared For  
JOANNE B KELLAR

Account Number  
3715-018176-31003

Closing Date  
03/19/04

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
29,060.04	0.00	+35.00	=29,095.04	4,404.00

Payment Due Date  
04/08/04

Minimum Amount Due

includes:  
Past due amount

\$3,822.00

This month's amount due  
\$582.00

Please refer to page 2  
for important information  
regarding your account

Credit Line Summary	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
on 03/19/04	27,000.00	0.00	0.00	0.00

Your account has been cancelled and suspended. Please return all credit cards.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

Activity	<small>* Indicates posting date</small>	Amount \$
<b>Total of Payment Activity</b>		<b>0.00</b>
<b>New Activity for JOANNE B KELLAR</b>		<b>Amount \$</b>
Card XXXX-XXXX631003		
03/15/04 Late Payment Fee		35.00
<b>Total of New Activity</b>		<b>35.00</b>

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

**Payment Coupon**

Account Number  
3715-018176-31003

Payment Due Date:  
04/08/04

Continued on Page 3

Please enter account  
number on all checks and  
correspondence.

JOANNE B KELLAR  
KELLAR ENTERPRISES  
2134 SANDY DR STE 9  
STATE COLLEGE PA 16803-2292

Total New Balance  
\$ 29,095.04

Minimum Amount Due  
\$ 4,404.00

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

|||||

\$

Amount enclosed

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.





Prepared For  
**JOANNE B KELLAR**

Account Number

**Closing Date**  
**03/19/04**

Page 3 of 3

Finance Charges Billing days this period: 29	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	0.00	0.0657%	0.00%	23.99%	0.00
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	0.00	0.0657%	0.00%	23.99%	0.00
Interest Rate 00HG	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	0.00	0.0657%	0.00%	23.99%	0.00
Interest Rate 00XV	0.00	0.0657%	0.00%	23.99%	0.00
Balance Transfer	0.00	0.0657%	0.00%	23.99%	0.00
					0.00

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



Blue from  
American Express<sup>SM</sup>

Prepared For  
JOANNE B KELLAR

Account Number

3715-018176-31003

Closing Date

04/20/04

Earn points on all of your  
purchases, everywhere  
you use the Card.  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

Page 1 of 2

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
29,095.04	0.00	0.00	=29,095.04	4,986.00

Credit Line Summary on 04/20/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	27,000.00	0.00	0.00	0.00

## Payment Due Date

05/10/04

Minimum Amount Due  
Includes:

Past due amount:  
\$4,404.00  
This month's amount due:  
\$582.00  
Please refer to page 2  
for important information  
regarding your account

Your account has been cancelled and suspended. Please return all credit cards.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

**Activity** Indicates posting date

**Total of Payment Activity**

Amount \$

0.00

**Total of New Activity**

Amount \$

0.00

**Finance Charges**

Billing days this period: 32

	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	0.00	0.0657%	0.00%	23.99%	0.00
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	0.00	0.0657%	0.00%	23.99%	0.00
Interest Rate 00HG	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	0.00	0.0657%	0.00%	23.99%	0.00
Interest Rate 00XV	0.00	0.0657%	0.00%	23.99%	0.00
Balance Transfer	0.00	0.0657%	0.00%	23.99%	0.00
					0.00

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

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

**Payment Coupon**

Account Number

3715-018176-31003

Payment Due Date:

05/10/04

Please enter account  
number on all checks and  
correspondence.

Total New Balance  
\$ 29,095.04

Minimum Amount Due  
\$ 4,986.00

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

\$   
Amount enclosed

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts, except  
any Corporate Card  
Accounts you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

0000371501817631003 002909504000498600 17 4

## DUPLICATE COPY



**Blue from  
American Express<sup>SM</sup>**

Prepared For:  
JOANNE B KELLAR

Account Number  
3715-018176-31003

Closing Date  
05/20/04

**Earn points on all of your purchases, everywhere you use the Card.**  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

Page 1 of 2

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
29,095.04	0.00	0.00	-29,095.04	5,568.00

Credit Line  
Summary  
on 05/20/04

Total Credit  
Line \$  
27,000.00

Available Credit  
Line \$  
0.00

Cash Advance  
Limit \$  
0.00

Available Cash  
Limit \$  
0.00

**Payment Due Date**  
**06/09/04**

**Minimum Amount Due  
Includes:**

Past due amount  
\$4,986.00  
This month's amount due  
\$582.00  
Please refer to page 2  
for important information  
regarding your account.

Your account has been cancelled and suspended. Please return all credit cards.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.

Activity	Amount \$
<b>Total of Payment Activity</b>	<b>0.00</b>
<b>Total of New Activity</b>	<b>0.00</b>

Finance Charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Billing days this period: 30					
Purchases	0.00	0.0657%	0.00%	23.99%	0.00
Cash Advances	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	0.00	0.0657%	0.00%	23.99%	0.00
Interest Rate 00HG	0.00	0.0657%	0.00%	23.99%	0.00
Universal Check 9.9% LOB	0.00	0.0657%	0.00%	23.99%	0.00
Interest Rate 00XV	0.00	0.0657%	0.00%	23.99%	0.00
Balance Transfer	0.00	0.0657%	0.00%	23.99%	0.00
					<b>0.00</b>

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

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

**Payment Coupon**

Account Number  
3715-018176-31003

**Payment Due Date:**  
**06/09/04**

Please enter account  
number on all checks and  
correspondence.

**Total New Balance**  
**\$ 29,095.04**

**Minimum Amount Due**  
**\$ 5,568.00**

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

\$  Amount enclosed

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

Note any address and/or  
telephone number change  
on reverse side. Unless  
you check here, this  
change will apply to all of  
your Card Accounts except  
any Corporate Card  
Accounts you may have.



0000371501817631003 002909504000556800 17 R

## DUPLICATE COPY

Blue from  
American Express<sup>SM</sup>Prepared For  
JOANNE B KELLARAccount Number  
3715-018176-31003Closing Date  
06/20/04Earn points on all of your  
purchases, everywhere  
you use the Card.  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

Page 1 of 2

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charges if any.	New Balance \$	Minimum Amount Due \$	Payment Due Date 07/10/04	Minimum Amount Due Includes: Past due amount \$5,568.00 This month's amount due \$582.00 Please refer to page 2 for important information regarding your account
29,095.04	0.00	0.00	=29,095.04	6,150.00		
Credit Line Summary: on 06/20/04	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$		
	27,000.00	0.00	0.00	0.00		

Your account has been cancelled and suspended. Please return all credit cards.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-888-BLUE-741.Activity \* indicates posting dateTotal of Payment Activity 0.00Total of New Activity 0.00

Finance Charges Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodic FINANCE CHARGE \$
Purchases	0.00	0.0711%	0.00%	25.98%	0.00
Cash Advances	0.00	0.0711%	0.00%	25.98%	0.00
Universal Check 9.9% LOB	0.00	0.0711%	0.00%	25.98%	0.00
Interest Rate 00HG	0.00	0.0711%	0.00%	25.98%	0.00
Universal Check 9.9% LOB	0.00	0.0711%	0.00%	25.98%	0.00
Interest Rate 00XV	0.00	0.0711%	0.00%	25.98%	0.00
Balance Transfer	0.00	0.0711%	0.00%	25.98%	0.00
					0.00

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

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

Payment Coupon

Account Number  
3715-018176-31003Payment Due Date:  
07/10/04Please enter account  
number on all checks and  
correspondenceTotal New Balance  
\$ 29,095.04Minimum Amount Due  
\$ 6,150.00To avoid additional  
Finance Charges on  
Purchases, pay New  
Balance before Payment  
Due Date.\$   
Amount enclosedNote changes to address  
or telephone number on  
reverse side. Unless you  
check here, this change  
will apply to all of your  
Card Accounts except any  
Corporate Card Accounts  
you may have.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360002  
FT LAUDERDALE FL 33336-0002

0000371501817631003 002909504000615000 17 H

Document Name: untitled

KELLAR, JOANNE  
9155 ALLEN ST. STE: 321  
STATE COLLEGE, PA 16801  
AMEX N(2) CCSG LND-HIGH BAL

ACCT# 371501817631003

REF DATE 04/23/04  
NCI-ID 04116103492 REF AMT 29,095.04  
BAL DUE 29,095.04

\*\*\*\*\*  
STATEMENT OF ACCOUNT

TRANSACTION

DATE

AMOUNT

BALANCE

\*\*\*\*\* LAST ACTIVITY \*\*\*\*\*

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

AMERICAN EXPRESS CENTURION  
BANK,  
Plaintiff,

CIVIL DIVISION

vs.

JOANNE B KELLAR,  
Defendant.

04-1078-CD  
No.: CD1078-04

PRAECIPE TO ENTER DEFAULT  
JUDGMENT

Code: 010 - Contract

Filed on Behalf of:  
AMERICAN EXPRESS CENTURION  
BANK,  
Plaintiff

Counsel of Record for this  
Party:

GEORGE A. MILLER, ESQUIRE  
PA I.D. #22525

BROMBERG & MILLER  
Firm I.D. No. 937  
1106 FIFTH AVENUE  
PITTSBURGH, PA 15219  
(412) 232-0440

FILED *Atty pd.  
20-00*

*m/9/00/04 Notice to  
Def.  
AUG 31 2004*

*Statement  
to Atty*

File 56925

*W.A.S.*  
William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

AMERICAN EXPRESS CENTURION  
BANK,

Plaintiff,

CIVIL DIVISION

vs.

JOANNE B KELLAR,  
Defendant.

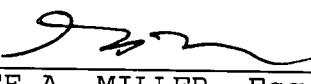
No.: CD1078-04

**PRAECIPE TO ENTER DEFAULT JUDGMENT**

TO: PROTHONOTARY, COURT OF COMMON PLEAS OF CLEARFIELD COUNTY

KINDLY ENTER DEFAULT JUDGMENT IN THE ABOVE CASE AGAINST THE DEFENDANT, JOANNE B KELLAR, in the amount of TWENTY NINE THOUSAND NINETY FIVE AND 04/100 DOLLARS (\$29095.04) plus costs and interest from the date of entry, the Defendant(s) having failed to file an Answer to the Complaint.

More than ten (10) days have elapsed since serving the Defendant(s) with a copy of the "IMPORTANT NOTICE", a copy of said Notice with the PROOF OF SERVICE being attached hereto as EXHIBIT "A".

  
GEORGE A. MILLER, Esq.  
Attorney for Plaintiff  
1106 FIFTH AVENUE  
PITTSBURGH, PA 15219  
(412) 232-0440

**PROOF OF SERVICE**

THE UNDERSIGNED, George A. Miller, Attorney for Plaintiff herein, does hereby verify that the IMPORTANT NOTICE, a copy of which is attached hereto, was mailed to the Defendant(s) herein on August 12, 2004, by U.S. Mail, First Class, Postage Paid.

This statement is made subject to the penalties of 18 Pa.C.S., Section 4904, relating to unsworn falsifications to authorities.

  
GEORGE A. MILLER, Esquire

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

AMERICAN EXPRESS CENTURION  
BANK,

Plaintiff,

CIVIL DIVISION

vs.

JOANNE B KELLAR,  
Defendant.

No.: CD1078-04

TO: JOANNE KELLAR  
970 Keller Road  
P.O. Box 51  
Luthersburg, PA 15848

Date of Notice: August 12, 2004.

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

DAVID S MEHOLICK, COURT ADMIN.  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
Telephone: (814) 765-2641 EXT 5982

File 56925

  
George A. Miller, Esq.  
Attorney for Plaintiff  
1106 Fifth Avenue  
Pittsburgh, PA 15219  
(412) 232-0440

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

COPY

AMERICAN EXPRESS CENTURION  
BANK,

Plaintiff,

CIVIL DIVISION

vs.

JOANNE B KELLAR,  
Defendant.

No.: CD1078-04

NOTICE OF JUDGMENT

TO: DEFENDANT(s) ABOVE NAMED:

JOANNE KELLAR  
970 Keller Road  
P.O. Box 51  
Luthersburg, PA 15848

**TAKE NOTICE**, that on August 31, 2004 JUDGMENT was entered  
against you and in favor of the Plaintiff(s) in the amount of  
TWENTY NINE THOUSAND NINETY FIVE AND 04/100 DOLLARS (\$29095.04)  
plus costs and interest from date of entry.

PROTHONOTARY

By: \_\_\_\_\_  
Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
STATEMENT OF JUDGMENT

COPY

American Express Centurion Bank  
Plaintiff(s)

No.: 2004-01078-CD

Real Debt: \$29,095.04

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Joanne B. Kellar  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: August 31, 2004

Expires: August 31, 2009

Certified from the record this 31st day of August, 2004.

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William A. Shaw, Prothonotary

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SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

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Plaintiff/Attorney

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

AMERICAN EXPRESS CNETURION BANK  
VS.  
KELLAR, JOANNE B.  
COMPLAINT

Sheriff Docket # 15970  
04-1078-CD

**SHERIFF RETURNS**

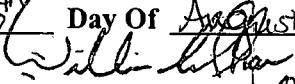
NOW JULY 20, 2004 AT 10:45 AM SERVED THE WITHIN COMPLAINT ON JOANNE B. KELLAR, DEFENDANT AT RESIDENCE, 970 KELLER ROAD, PO BOX 51, LUTHERSBURG, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOANNE B. KELLAR A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: MCCLEARY/COUDRIET

**Return Costs**

Cost	Description
31.12	SHERIFF HAWKINS PAID BY: ATTY CK# 10121
10.00	SURCHARGE PAID BY: ATTY CK# 10122

Sworn to Before Me This

10<sup>th</sup> Day Of August 2004  


WILLIAM A. SHAW  
Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

So Answers,

  
Chester A. Hawkins  
Sheriff

**FILED**

08:50 AM  
AUG 06 2004  


William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

AMERICAN EXPRESS CENTURION	:	No. CD1078-04
BANK	:	
Plaintiff	:	
vs.	:	
JOANNE KELLAR	:	CIVIL ACTION
Defendant	:	

FILED *JK*

5 MAR 09 2012  
on 11:15:30 am  
William A. Shaw  
Prothonotary/Clerk of Courts

2 went to Astor

## **PRAECIPE FOR SUBSTITUTION OF COUNSEL**

## TO THE PROTHONOTARY:

Kindly substitute Andrew Sklar, Esquire of the law offices of Sklar ~ Markind, 102 Browning Lane, Building B, Ste 1, Cherry Hill, New Jersey 08003 as counsel for the Plaintiff in the above entitled matter. The undersigned hereby consents to this substitution.

Andrew Sklar, Esquire  
Superseding Attorney  
Sklar ~ Markind  
102 Browning Lane, Bldg B, Ste 1  
Cherry Hill, NJ 08003  
ID # 65332

Dated: 3/2/12

George A. Miller, Esquire, Esquire  
Withdrawing attorney/pro se  
Bromberg & Miller  
1030 Fifth Avenue, Suite 102  
Pittsburgh, PA 15219  
ID# 22525

Dated: 2-29-12

FILE NO.: A1003302