

MARCH -APRIL 2006

Bank account information for January, February, March and April of 2006 was not produced as it was past the three-year scope of the request. However, the American Express statements for January, February and March were provided. No documentation for April 2006 was produced. The expense amount listed below was derived from the previous balance of the May 2006 American Express Statement.

This is not intended to be a complete statement of the Chamber's financials, but in the spirit of transparency, merely a list of purchases made on the American Express credit card for the month(s) indicated. The statements attached are exactly as received including any handwritten accounting codes. We will continue to post expenditures in chronological order.

	MARCH 2006	APRIL 2006
TRAVEL	11,536.85	?
TRAVEL-LODGING	742.11	?
TRAVEL-MEALS	92.71	?
LOCAL-MEALS	155.56	?
UNKNOWN/OFFICE	2,011.98	?
DUES/MEMBERSHIP	0	?
MISSING Statement	2845.60	
TOTAL	\$17,384.81	\$12,222.32

02/03/06	ATS Tours & Island el Segundo (Brian Moore)	7,196.20
02/04/06	American Airlines (Brian Moore)	706.40
02/04/06	American Airlines (Melanie McGarrah)	706.40
02/06/06	Royal Caribbean Miami (Tackett)	249.95
02/06/06	Jim's Razorback Pizza, Springdale	17.19
02/07/06	Loafin' Joe's, Springdale	32.55
02/09/06	Dell Catalog Sales	154.79
02/09/06	Guido's Pizza, Springdale	27.61
02/10/06	Best Buy, Fayetteville	130.79
02/10/06	Cavanaugh's Pizza, Springdale	16.50
02/12/06	Shell Oil, Russellville	52.00
02/12/06	Ruby Tuesday, Russellville	46.71

02/14/06	American Airlines (Kaufman)	2,088.00
02/14/06	Shell Oil, Russellville	20.00
02/14/06	On the Border, Little Rock	46.00
02/15/06	American Airlines (Perry Webb)	136.90
02/15/06	Travelocity.com	30.00
02/15/06	Holiday Inn, Little Rock	221.98
02/15/06	Holiday Inn, Little Rock	198.48
02/15/06	Holiday Inn, Little Rock	198.48
02/15/06	Wireless Distribution Auction Houses, CA	47.94
02/16/06	American Airlines (Rebecca Webb)	10.00
02/16/06	Travel Agency Service (Ashley Gardner)	25.00
02/16/06	AQ Chicken, Springdale	31.00
02/17/06	Dell Catalog Sales	1,536.31
02/17/06	Dell Catalog Sales	142.15
02/18/06	Embassy Suites, Rogers (Gardner)	123.17
02/20/06	Cavanaugh's Pizza, Springdale	30.71
02/22/06	Royal Caribbean, Miami (Tackett)	316.00

Total for missing April 2006 American Express	\$12,222.32
Total for March American Express:	\$17,384.81

Total March & April 2006	\$29,607.13
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**Platinum Delta SkyMiles®
Business Credit Card**

**Delta SkyMiles®
Business**

**17,510
Delta SkyMiles®
Earned This Period**
For details, see your Delta SkyMiles®
Summary in this statement.

Prepared For
**PERRY E WEBB
SPRINGDALE C OF C**

Account Number

Closing Date
03/03/06

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Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
8,905.86	-8,905.86	+17,384.81	=17,384.81	348.00

**Payment Due Date
03/23/06**

Please refer to page 2
for important information
regarding your account

Credit Line Summary on 03/03/06	Total Credit Line \$	Available Credit Line \$	Cash Advance Limit \$	Available Cash Limit \$
	35,000.00	17,615.19	7,000.00	7,000.00

See Page 7 For A Notice Of Changes To Your Agreement

See Page 9 For An Important Privacy Notice

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at **1-800-297-6200**.

Activity * Indicates posting date Amount \$

02/17/06* Payment Received - Thank You -8,905.86

New Activity for PERRY E WEBB Amount \$

Card XXXX-XXXX2-24007

02/06/06* AMERICAN AIRLINES SPRINGDALE AR *TRC* -706.40
TKT# 0011356984311 VOIDED TKT Credit

02/06/06* AMERICAN AIRLINES SPRINGDALE AR *TRC* -706.40
TKT# 0011356984312 VOIDED TKT Credit

02/15/06* 5% OPEN SAVINGS AT RUBY TUESDAY *T meals* -2.34
RUBY TUESDAY #4331 \$46.71 02/12/06 Credit

02/03/06 ATS TOURS AND ISLANDEL SEGUNDO CA *TRC More* 7,196.20
TRANSPORTATION SERVICES

02/04/06 AMERICAN AIRLINES SPRINGDALE AR *TRC More* 706.40

AMERICAN AIRLINES
Routing Details Not Available
Ticket Number: 00113569843111
Passenger Name: MOORE/BRIAN
Document Type: PASSENGER TICKET
Date of Departure: 05/22

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

*We did not
receive page
5*

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US (other than a line of credit check issued by American Express Bank, FSB or American Express Centurion Bank). If you are not paying electronically or by phone, please submit your payment in the enclosed envelope with the remittance stub attached and account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check.

Authorization for Electronic Payments: By using the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen, in the U.S. immediately telephone us at the number indicated on your paper statement, or click on the Customer Service link online. Outside the U.S. contact the nearest American Express Travel Service Office or call any local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. If you paid the New Balance on your prior statement in full by its payment due date, and you pay the New Balance on this statement by its payment due date, then you will avoid additional Finance Charges on purchases included in the New Balance on this statement.

Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2%.** This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Creditor: American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Cards
1-800-297-6200
24 hours/7 days

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-800-297-6200



Correspondence

Customer Service
P.O. Box 7863
Ft. Lauderdale, FL
33329-7863

Funds Access
Services
P.O. Box 53809
Phoenix, AZ
85072-3809

Payments
PO BOX 360002
FT LAUDERDALE
FL
33336-0002

March 2006



Prepared For
PERRY E WEBB
SPRINGDALE C OF C

Account Number
 XXXX-XXXXX

Closing Date
 03/03/06

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New Activity continued

Amount \$

02/04/06	AMERICAN AIRLINES SPRINGDALE AR AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00113569843122 Passenger Name: MCGARRAH/MELANIE Document Type: PASSENGER TICKET	<i>TRC Moore</i> Date of Departure: 05/22	706.40 ✓
02/05/06	AMERICAN AIRLINES SPRINGDALE AR AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00113569843133 Passenger Name: MOORE/BRIAN Document Type: PASSENGER TICKET	<i>TRC Moore</i> Date of Departure: 05/22	706.40 ✓
02/05/06	AMERICAN AIRLINES SPRINGDALE AR AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00113569843144 Passenger Name: MCGARRAH/MELANIE Document Type: PASSENGER TICKET	<i>TRC Moore</i> Date of Departure: 05/22	706.40 ✓
02/06/06	ROYAL CARIBBEAN MIAMI FL TRANSPORTATION SERVICES	<i>TRC Taddatt</i>	249.95 ✓
02/06/06	JIM RAZORBACK PIZZA SPRINGDALE AR FOOD/BEVERAGE FOOD/BEV 14.19 TIP 3.00	<i>T meals</i>	17.19 ✓
02/07/06	LOAFIN JOES SPRINGDASPRINGDALE AR RESTAURANT FOOD-BEV 28.55 TIP 4.00	<i>T meals</i>	32.55 ✓
02/09/06	DELL CATALOG SALES AUSTIN TX COMPUTER PRODUCTS 72764	<i>Office - Comp. equip</i>	154.79 ✓
02/09/06	GUIDO'S-SPRINGDALE SPRINGDALE AR RESTAURANT FOOD/BEV 22.61 TIP 5.00	<i>T meals</i>	27.61 ✓
02/10/06	BEST BUY CO 0351 FAYETTEVILLE AR ELECTRONICS/APPLIANCES ROC No. 001 01923	<i>office</i>	130.79 ✓
02/10/06	CAVANAUGH'S PIZZA SPRINGDALE AR FOOD/BEV FOOD-BEV 16.50 TIP	<i>T meals</i>	16.50 ✓
02/12/06	SHELL OIL RUSSELLVILLE AR 29523220039044373033776 ROC No. 06476771SL	<i>T Travel</i>	52.00 ✓
02/12/06	RUBY TUESDAY #4331 RUSSELLVILLE AR FOOD/BEVERAGE	<i>T meals</i>	46.71 ✓
02/14/06	AMERICAN AIRLINES DALLAS, TX AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00103824141366 Passenger Name: AROUND THE WORLD TRA Document Type: EXCHANGE ORDER	<i>TRC Kaymar</i> Date of Departure: 02/14	2,088.00 ✓
02/14/06	SHELL OIL RUSSELLVILLE AR 29523293638046422054794 ROC No. 05066591SL	<i>T Travel</i>	20.00 ✓

New Activity continued					Amount \$.
02/14/06	ON THE BORDER#161	LITTLE ROCK	AR		46.00 ✓
	FOOD				
	FOOD		38.03		
	TIP		7.97		
02/15/06	AMERICAN AIRLINES	SAN ANTONIO TX			136.90 ✓
	AMERICAN AIRLINES				
	Routing Details Not Available				
	Ticket Number: 00113599041846			Date of Departure: 04/29	
	Passenger Name: WEBB/PERRY				
	Document Type: PASSENGER TICKET				
02/15/06	TRAVELOCITY.COM	800-256-9089	TX		30.00 ✓
	SERVICE FEE AND OTHER				
02/15/06	HOLIDAY INNS WEST	LITTLE ROCK	AR		221.98 ✓
	Arrival Date	Departure Date		No of Nights	
	02/12/06	02/14/06		2	
	00000000				
02/15/06	HOLIDAY INNS WEST	LITTLE ROCK	AR		198.48 ✓
	Arrival Date	Departure Date		No of Nights	
	02/12/06	02/14/06		2	
	00000000				
02/15/06	HOLIDAY INNS WEST	LITTLE ROCK	AR		198.48 ✓
	Arrival Date	Departure Date		No of Nights	
	02/12/06	02/14/06		2	
	00000000				
02/15/06	WIRELESS DISTRIBUTIO	CHATSWORTH	CA		47.94 ✓
	AUCTION HOUSES				
02/16/06	AMERICAN AIRLINES	DALLAS, TX			10.00 ✓
	AMERICAN AIRLINES				
	Routing Details Not Available				
	Ticket Number: 00121148627404			Date of Departure: 02/16	
	Passenger Name: WEBB/REBECCA				
	Document Type: PASSENGER TICKET				
02/16/06	TRAVEL AGENCY SERVICE	479-756-2222	AR		25.00 ✓
	TRANS FE0001132070938				
	Routing Details Not Available				
	Ticket Number: 00011320709380			Date of Departure: 02/16	
	Passenger Name: GARDNER/ASHLEY				
	Document Type: AGENCY MISC. CHARGE ORDER (MCO)				
02/16/06	A Q CHICKEN #2	SPRINGDALE	AR		31.00 ✓
	RESTAURANT				
	FOOD-BEV		31.00		
	TIP				
02/17/06	DELL CATALOG SALES	AUSTIN	TX		1,536.31 ✓
	COMPUTER PRODUCTS	72764			
02/17/06	DELL CATALOG SALES	AUSTIN	TX		142.15 ✓
	COMPUTER PRODUCTS	72764			
02/18/06	EMBASSY SUITES	ROGERS	AR		123.17 ✓
	Arrival Date	Departure Date		No of Nights	
	02/17/06	02/18/06		1	
	00000000				
02/20/06	CAVANAUGH'S PIZZA	SPRINGDALE	AR		30.71 ✓
	FOOD/BEV				
	FOOD-BEV		30.71		
	TIP				
02/22/06	ROYAL CARIBBEAN	MIAMI	FL		316.00 ✓
	TRANSPORTATION SERVICES				

T meals

T Travel

T Travel

T Hotel

T Hotel

T Hotel

Office

T Travel

The Gardner

T meals

Office - comp equip
Office - comp equip

The Gardner

T meals

The Tackitt

SkyMiles for purchases

Qualified Spend	17,384.81
Issued	17385

Your year to date spending on your Platinum Delta SkyMiles® account is \$46,136.14. To earn 10,000 Medallion® Qualification Miles, you need to have \$25,000 in eligible spending each year.

Always Double Miles Bonus

Earned	125
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Congratulations! You have earned DOUBLE miles on your Delta SkyMiles Credit Card for your recent purchases at supermarkets, gas stations, drugstores, home improvement stores, US post office, wireless service provider, and Delta Air Lines. The miles reported above were itemized on your last statement.

Credits appearing this billing period may have resulted in a negative number of miles earned this billing period. Future qualified spending will be applied against your negative miles balance.

Miles shown on your American Express statement may vary from the number of SkyMiles shown on your Delta statement due to differences in timing of individual statement production.

All SkyMiles® earned each billing period are transferred to your Delta Air Lines SkyMiles® account.



Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express® Card Account identified on this Notice.

Unless otherwise indicated below, these changes become effective on the first day of your billing period beginning on or after May 1, 2006, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your American Express Card Account Agreement. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Removal of Spending Caps for receiving Delta SkyMiles

Effective immediately, the annual and monthly caps on Eligible Spending no longer apply. Accordingly, the second, third, and fourth sentences of the second and third paragraphs of the "Agreement Regarding the Accumulation of Delta SkyMiles in Connection with Your Delta SkyMiles Business Credit Card from American Express" are deleted.

Changing this Agreement/Assignment of this Agreement

The following sentence is added, if not already present, as a new third sentence in the **Changing this Agreement/Assignment of this Agreement** section of your Agreement:

"This written Agreement is a final expression of the agreement between the creditor and the debtor and the written Agreement may not be contradicted by evidence of any alleged oral agreement."

Other Important Information About Your Account

Regarding The Car Rental Loss and Damage Insurance Plan:

We are adding coverage for Loss of Use as an additional benefit of the Car Rental Loss and Damage Insurance Plan. This coverage will be in effect for any Loss of Use incurred on or after May 1, 2006. Also, additional changes to the Plan have been noted below. Accordingly, the Description of Coverage for the Car Rental Loss and Damage Insurance Plan is revised as follows, effective May 1, 2006.

The first paragraph of the Description of Coverage is replaced with the following:

Car Rental Loss and Damage Insurance provides the Business Cardmember, ("Cardmember") if the Cardmember is the primary renter, (as defined below) with insurance coverage for damage to or theft of most Rental Autos when the Cardmember uses the Card (as described below) to charge and pay for an auto rental from any Commercial Car Rental Company ("Rental Company") within the geographic scope of the United States, its territories and possessions.¹ This coverage is excess insurance.

"Rental Auto" means a four-wheeled, two-axle passenger type motor vehicle, designed for and sold to accommodate private passenger transport on public roads.

The following is added to the end of the first paragraph in the "Who is Eligible for Coverage" section:

4. You maintain your Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

"Permanent Residence" means the Covered Person's one primary dwelling place where the Covered Person permanently resides and intends to return.

The following is added to the end of the last sentence in the first paragraph under the "What is Covered" section: "and Loss of Use."

The following is added under the first paragraph in the "What is Covered" section:

"Loss of Use" means the unavailability of a Rental Auto and consequent loss of revenue by the Rental Company due to damage or theft. Unless otherwise required by law, the Rental Company must submit a fleet utilization log indicating that during such time:

1. no other Rental Auto was available; and
2. there was a demand for a Rental Auto.

The following exclusion under the "Losses Not Covered" section is deleted:

- loss of use fees imposed by the Rental Company;

The first paragraph under "How to File a Claim" is replaced with the following:

Notification of damage, including vandalism, theft, or an accident must be reported to the appropriate law enforcement agency as soon as reasonably possible. This requirement applies regardless of whether the Rental Auto is involved with other vehicles. Failure to notify may result in denial of benefits.

If a loss occurs, a Cardmember should promptly notify the Car Rental Loss and Damage Claims Unit toll free at (800) 338-1670 in the U.S. only or call (440) 914-2950 from other locations worldwide. If the failure of a Cardmember to promptly report a loss prejudices the rights of the Insurer, the claim may be denied.

The form number is replaced with the following: "CRLDI-DOC-OSBN 11/05"

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0925 and is subject to change with notice. This document does not supplement or replace the Policy.

¹ For those eligible and enrolled in Membership Rewards, if a Membership Rewards redemption certificate is used, coverage is provided only to Rental Autos rented in the United States.

ADDITIONAL INFORMATION FOR RESIDENTS OF LOUISIANA (CRLDI-RDR1-LA 11/05)

The **Rights of Recovery** section is replaced with the following:

If the Company makes any payment under this Policy and the Cardmember has the right to recover damages from another, the Company shall be subrogated to that right. However, the Company's right to recover is subordinate to the Cardmember's right to be fully compensated.

ADDITIONAL INFORMATION FOR RESIDENTS OF SOUTH DAKOTA (CRLDI-RDR1-SD 11/05)

Under **Losses Not Covered**, item number 5 is replaced with the following:

Car Rental Loss and Damage Insurance does not cover losses caused by or contributed to by:
5. violation of criminal law, or commission of a criminal act, whether cited or charged;

Under **Losses Not Covered**, item number 7 is replaced with the following:

Car Rental Loss and Damage Insurance does not cover losses caused by or contributed to by:

7. consumption of alcohol at or in excess of the legal blood alcohol level for a felony conviction in the state or locality in which the Accident occurred;

ADDITIONAL INFORMATION FOR RESIDENTS OF VERMONT (CRLDI-RDR1-VT 11/05)

Under **Losses Not Covered**, the following item is hereby removed:

7. alcohol intoxication on the part of the driver, as defined in the state where the Accident occurred;

ADDITIONAL INFORMATION FOR RESIDENTS OF WISCONSIN (CRLDI-RDR1-WI 11/05)

Under **Losses Not Covered**, the following items are hereby removed:

5. illegal activity, such as losses where the Rental Auto was used for, or involved in illegal activity or felony;

7. alcohol intoxication on the part of the driver, as defined in the state where the Accident occurred;

8. voluntarily taking any drug or acting under the influence or effect of that drug (unless taken as prescribed or administered by a Doctor);

Under **Losses Not Covered**, the following item is added:

18. the use of the Rental Auto for unlawful purposes, or for transportation of liquor in violation of law, or while the driver is under the influence of an intoxicant or a controlled substance or controlled substance analog, or a combination thereof, or under the influence of any other drug to a degree which renders him or her incapable of safely driving, or under the combined influence of an intoxicant and any other drug to a degree which renders him or her incapable of safely driving, or any use of the motor vehicle in a reckless manner.

ADDITIONAL INFORMATION FOR RESIDENTS OF WEST VIRGINIA (CRLDI-RDR1-WV 11/05)

Under **How Benefits are Paid**, the Footnote, to the note that reads: Note: Benefits will not be paid if, on the date of loss, on the date of claim filing, or on the date of potential claim payment, any amount due on Your Card account is past due or Your Card is cancelled, is hereby revised to read as follows:

Does not apply to West Virginia and New York State residents.

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

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

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.



An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, and other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN from American ExpressSM. This Notice explains how we collect and safeguard information about you and how to tell us your opt out choices. In this Notice, American Express Travel Related Services Company, Inc., American Express Centurion Bank, and American Express Bank, FSB are called "American Express," "we," "our," and "us." The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you." "Affiliates" refers to other companies in the American Express family, related to us by common control or ownership.

What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example, by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history.

Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with This Information?

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial

institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

Your Opt Out Choices

You have "opt out" choices about offers that may be sent to you and how those offers may be delivered to you. You may also opt out from certain disclosures of Cardmember Information. Your opt out choices and how to opt out are explained below.

Offers for Products and Services of Other Companies

We work with other companies, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more relevant and valuable to you. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer.

Your Choice: You may opt out from receiving these offers by calling us at **800-297-8378** or by filling out the attached form and returning it to the address on the form. You may also include the form with your regular payment.

Please Note: You may receive additional privacy notices that provide information and different opt out choices for other Card accounts that are applicable only to those accounts.

Please complete this form if you choose to opt out and wish to mail your response rather than use the toll-free number, which is **800-297-8378**. Return this form to American Express along with your payment coupon using the payment envelope enclosed with your statement.

If you do not have a payment envelope, mail your response to:
American Express
 Cardmember Information Services
 P.O. Box 299836
 Ft. Lauderdale
 FL 33329-9836

Offers for Products and Services of Other Companies

- Do not use Cardmember Information to send me offers for products and services of other companies.

Credit Information Provided to Our Affiliates

- Do not share credit-related information about me (except as described in this Notice) with American Express Affiliates.

Offers for American Express Products and Services

- Mail Offers:** Do not use Cardmember Information to mail me offers for American Express products and services.
- Telephone Offers:** Do not contact me by telephone to offer me products and services.

Offers for American Express Products and Services

Mail Offers

We may use Cardmember Information to mail you offers for American Express products and services.

Your Choice: To opt out from receiving these mailings, call us at **800-297-8378** or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

Telephone Offers

We may contact you by telephone about our products and services or those that we offer with our business partners.

Your Choice: To opt out from receiving telephone offers, call us at **800-297-8378** or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

Information We Share With Our Affiliates

Our Affiliates include publishers, travelers cheques issuers, travel agents and providers of Card-related insurance services. American Express Travel Related Services Company, Inc., and American Express Centurion Bank, and American Express Bank, FSB are Affiliates of each other. We may disclose certain Cardmember Information to our Affiliates to provide services for your Card account and to develop and send you offers for their products and services. We are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history. But you can opt out of our sharing with our Affiliates other credit-related information (such as your credit history as shown on a consumer report).

Your Choice: To opt out from our sharing credit-related information with our Affiliates (except as permitted by law) call us at **800-297-8378** or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

E-Mail Offers

We may send you e-mail offers for our products and services, and those of our Affiliates and other companies we work with. We don't share e-mail addresses with other companies for them to market their own products and services to you.

Your Choice: To opt out from receiving these e-mail offers, enter your preferences at the "Set E-Mail Preferences" page of our Internet Privacy Statement at www.americanexpress.com/preferences.

Additional Information About Your Opt Out Choices

If you are the primary Cardmember on your Card account, your opt out choices will also apply to any other Cardmembers on your Card account. If you opt out, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

Information Security

We take commercially reasonable physical, electronic and procedural steps to help safeguard Cardmember Information.

Former Customers

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had checked the lower-left hand box on the attached opt out form. We may share your name and contact information, and information about our transactions or experiences with you, with financial institutions with whom we jointly offer financial products and services and with our Affiliates. This Notice describes opt out choices about certain other uses of Cardmember Information.



Platinum Delta SkyMiles® Business Credit Card



15,801
Delta SkyMiles®
Earned This Period
For details, see your Delta SkyMiles® Summary in this statement.

Prepared For
PERRY E WEBB
SPRINGDALE C OF C

Account Number

Closing Date
05/03/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
12,222.32	-12,222.32	+15,804.18	=15,804.18	316.00

Payment Due Date
05/23/06
Please refer to page 2
for important information
regarding your account

Credit Line Summary on 05/03/06	Total Credit Line \$ 35,000.00	Available Credit Line \$ 19,195.82	Cash Advance Limit \$ 7,000.00	Available Cash Limit \$ 7,000.00
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To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-800-297-6200.

Activity

* Indicates posting date

Activity	Amount \$
04/17/06* Payment Received - Thank You	-12,222.32
New Activity for PERRY E WEBB	
Card XXXX-XXXXX2-24007	
04/11/06* ACCE ALEXANDRIA VA GOODS/SERVICES	✓ 47.00 Credit
04/04/06 TRAVEL AGENCY SERVICE 479-756-2222 AR TRANS FE0001151090578 Routing Details Not Available Ticket Number: 0001151090578 Passenger Name: MOORE/BRIAN Document Type: AGENCY MISC. CHARGE ORDER (MCO)	6,269.20
04/04/06 GOOD TASTE BUFFET SPRINGDALE AR EATING PLACE RESTAURANT FOOD-BEV TIP	✓ 24.99
04/06/06 AMERICAN AIRLINES DALLAS, TX AMERICAN AIRLINES Routing Details Not Available Ticket Number: 00121469401240 Passenger Name: WEBB/PERRY Document Type: PASSENGER TICKET	422.60
04/06/06 ACCE ALEXANDRIA VA GOODS/SERVICES	591.00

TRC Moore

T meals

T travel

T Reg

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

Continued on Page 3