

AUTOPAY ALWAYS
remembers
TO PAY YOUR AMERICAN
EXPRESS® CARD BILL

You have a million things to remember every month. Now you can forget about one of them — paying your American Express Card bill — by enrolling in AutoPay.

With AutoPay, you can choose to have your designated amount withdrawn from your bank account every month automatically. So you can forget about stamps, about checks, and about payment due dates. AutoPay remembers it all for you.

Q. Why should I sign up to have my American Express bill paid automatically each month?

A. When you enroll, you will enjoy the convenience of having your American Express bill paid automatically from your bank account each month. That's one less bill you have to worry about, one less check to write, and one less stamp to use every month. This service will not only give you peace of mind, it can save you time.

Q. Is there a charge for participation?

A. No. Participation in the AutoPay plan is free of charge.

Q. How do I enroll in AutoPay?

A. Simply fill out this application or log on to americanexpress.com/autopay, where enrollment is easy, quick and secure. If you choose to complete the paper application, please provide your name, American Express account number, checking or savings account number, and bank routing number. Please remember to indicate whether you are enrolling a personal or business bank account and whether it is a savings or checking account. We cannot enroll money market, line of credit or credit and investment accounts. Additionally, enrolling a personal checking account for small business automatic payments may result in a returned payment from your financial institution, due to banking regulations. Please note, only the Basic cardmember can enroll in AutoPay.

Q. When will the AutoPay withdrawal take place each month?

A. The automated payment will take place no sooner than 15 days after your statement closing date if I have only a due in full balance, or twenty-five (25) days after your statement closing date if I have a flexible payment balance.

Q. How will I know when I'm enrolled?

A. If you choose to enroll through this application, please allow 4 to 6 weeks for mail and processing time. Once you're enrolled, you will see a message on your monthly billing statement letting you know that you are now officially enrolled. Until you see the statement message, please continue to pay your bill by the method you currently use or you can enroll online at americanexpress.com/autopay and receive an immediate confirmation of enrollment.

Q. Will I still receive a monthly billing statement after I'm enrolled?

A. Absolutely! You will continue to receive your monthly billing statement after you're enrolled in AutoPay.

Q. Will I have the opportunity to review my statement prior to the payment being taken out of my bank account?

A. Yes! You will receive your monthly billing statement prior to the automated payment debit date. You can also review your statement on www.americanexpress.com.

Q. Can I cancel my enrollment in the service?

A. You can cancel your enrollment by logging on to www.americanexpress.com/autopay or by calling Customer Service at the number on your American Express Card. Your cancellation must occur at least two business days before your scheduled debit date.

Q. Can I pay an amount different from what I have selected on the application?

A. If you would like to make a payment in an amount other than the amount you specified you must call Customer Service at the number on your American Express Card or billing statement or change your payment option online at americanexpress.com/autopay at least two business days before the scheduled debit date. Also, you may make additional payment using Pay by Phone, Pay by Computer or a check. Additional payments will be applied to your balance owed and will affect the amount withdrawn for your automated payment on your debit date.

Q. If I sign up for fixed amount, what will happen if my balance is less than or greater than the amount I have specified?

A. If the fixed amount you have specified is greater than the amount owed on the account, then we will debit the amount owed. If the fixed amount is less than the amount owed on the account, we will debit the fixed amount and you will have to make an additional payment to pay the amount due on your account.

Q. Can I change my AutoPay debit date?

A. Yes, if that option is offered for the product you have enrolled. If you would like to change your payment date, go to www.americanexpress.com/autopay, click on the Change my AutoPay options link, then Change AutoPay Bank / Payment Options and select the new payment date. Your request must be received at least 2 business days before your scheduled debit date. Please note: If you change your payment date to a day that is both earlier than the day we receive your change request and your existing payment date, it will result in a suspension of AutoPay for the current billing period. For example, AutoPay for the current billing period would be suspended if on day 18 of the current billing period we receive your request to change your existing payment date of day 24 of the billing period to day 16. When AutoPay is suspended, you will need to make a payment through an alternate payment method, such as Pay by Computer, Pay by Phone or a check. AutoPay will resume with your updated AutoPay selections in the following billing period. Please note, however, that if you change your payment date to a day that is later than the day we receive your change request but before your existing payment date the change will be effective for the current billing period and you would not need to make a payment through an alternate payment method. For example, AutoPay for the current billing period would not be suspended if on day 18 of the current billing period we receive your request to change your existing payment date of day 24 of the billing period to day 20.

Q. Can I suspend payment?

A. Yes, you can suspend AutoPay by calling Customer Service at the number on the back of your American Express Card or by logging on to www.americanexpress.com/autopay to select the months in which your automatic payments should be suspended. Changes must occur at least two business day before your scheduled debit date to take effect for that month.

enroll IN AUTO PAY TODAY.

I hereby enroll my American Express Card account in the AutoPay payment option. By checking one of the Amount Options below, I understand that the Total New Balance, Minimum Amount Due or Fixed Amount I have chosen will be automatically deducted from my account.

Name: _____

American Express Card Account Number:

15-digit account number grid

Amount Options: (check one)

Total New Balance

Minimum Amount Due

Fixed Amount: \$ _____

Bank Routing Number:

9-digit routing number grid

(9-digit number on bottom left corner of check)

Bank Account Number:

16-digit bank account number grid

Please choose the bank account and type

- Checking Personal Savings Business

I understand that the amount of the payment may vary every month, and my billing statement will be my notice regarding this automatic payment.

Signature: _____ Date: _____

Please mail form to: American Express, P.O. Box 981540, EL Paso, TX 79998



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Please detach and return.



PLEASE RETAIN THIS COPY FOR YOUR RECORDS

I hereby enroll my American Express Card account in the AutoPay payment option. By checking one of the Amount Options below, I understand that the Total New Balance, Minimum Amount Due or Fixed Amount I have chosen will be automatically deducted from my account.

Name: _____

American Express Card Account Number:

15-digit account number grid

Amount Options: (check one)

Total New Balance

Minimum Amount Due

Fixed Amount: \$ _____

Bank Routing Number:

9-digit routing number grid

(9-digit number on bottom left corner of check)

Bank Account Number:

16-digit bank account number grid

Please choose the bank account and type

- Checking Personal Savings Business

I understand that the amount of the payment may vary every month, and my billing statement will be my notice regarding this automatic payment.

Signature: _____ Date: _____

AUTOPAY TERMS & CONDITIONS

By enrolling in the American Express AutoPay Program (the "Program"), I am authorizing American Express to debit the bank account I designate (the "Designated Account") each billing period to pay automatically the amount shown on my American Express Card statement. The amount of the debit will depend upon the payment preference I have selected.

American Express will advise me by a billing statement message of the amount and date of the payment that will be automatically debited. To receive confirmation of the debit transfer taking place, I may log into my Card account online at americanexpress.com, or call my bank, or call American Express Customer Service at the number on the back of my Card.

1. Automated Payment Amount.

A. Total New Balance:

American Express Charge Card accounts have a due in full balance that must be paid in full each month. These Cards also offer a flexible payment feature that allows certain charges to be paid over time. If I am enrolled in a flexible payment feature, I may also have a flexible payment balance. If I select the "Total New Balance" automatic payment option, American Express will debit my Designated Account for the sum of the entire due in full balance AND the entire flexible payment balance, if any. This amount is shown as the New Balance on my billing statement.

B. Pay only the minimum amount:

If I select the "Minimum Amount Due" automatic payment option, American Express will debit my Designated Account for the sum of the due in full balance AND the Minimum Amount Due of the flexible payment balance.

C. Pay a fixed payment amount:

If I select the "Fixed Amount" automatic payment option, American Express will debit my Designated Account for the fixed amount that I selected. If the fixed amount I have chosen is greater than the New Balance on my American Express Card account, then American Express will debit the New Balance on my account. If the fixed amount is less than the sum of the due in full balance plus Minimum Amount Due of the flexible payment balance, if any, I understand that I must make additional payments to pay at least this sum.

I understand that each such debit will occur on the date specified on the billing statement, which will be no earlier than fifteen (15) days after the Closing Date of such billing statement if I have only a due in full balance, or twenty-five (25) days after such Closing Date if I have a flexible payment balance. I agree that unless I notify American Express to stop or adjust the amount of the debit, in accordance with the procedures set forth in paragraph 3 below, you are authorized to debit the funds from the Designated Account in the amount specified in the automatic payment option I have selected. I will ensure that there are sufficient funds in the Designated Account on the specified debit date to pay the amount of the debit.

For any automatic payment option I have selected, you are authorized to reduce the amount of the debit previously disclosed to me on my billing statement by the amount of any payments or credits applied (excluding purchase credits) to my Card account prior to the scheduled debit date.

I understand that if my Card account is cancelled and there is an outstanding balance on the Card account, you will continue to automatically debit my Designated Account unless I terminate participation in the Program in accordance with the procedures set forth in paragraph 4 below. If I close my Designated Account, I agree to notify you beforehand to enable you to stop initiating debit transactions.

2. Additional Payments.

If I would like to make payment in addition to the automated payment amount I have selected, I may do so using Pay by Computer, Pay by Phone or another means such as a check.

3. Stop Payment Orders/Adjustments.

If I want to stop an automated payment or make an adjustment to the amount of the upcoming automated payment, I can do so online by logging into my Card account at americanexpress.com, calling Customer Service at 1-800-227-4669, or writing to American Express, P.O. Box 981540, El Paso, TX 79998. My request must be received by American Express at least two (2) business days before the scheduled debit date on my billing statement. If I call to make an adjustment within 2 days of scheduled debit date, my request may not be processed until the following billing period.

4. Termination of participation in the Program.

I may terminate my participation in the Program by logging into my Card account online at americanexpress.com, calling American Express at 1-800-227-4669 or writing to American Express, P.O. Box 981540, El Paso, TX 79998. American Express must receive my request at least two (2) business days before the scheduled debit date specified on my billing statement. American Express may revoke my right to participate in the Program at any time for any reason, but a written notice of such revocation will be provided.

For purposes of the Program, business days are Monday through Friday. Holidays are not included. If the scheduled debit date is on a weekend or banking holiday, the debit will be made on the next business day. DDCH-3/10

PAY YOUR BILL

WITH AUTO PAY



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