# Pay Your Bill With AutoPay and forget it.

# AutoPay Always remembers...

# To Pay Your American Express Card Bill

You have a million things to remember every month. Enroll in AutoPay and you can forget about one of them – paying your American Express Card bill.

With AutoPay, you can choose to have your monthly payment (in full or in part) withdrawn from your bank account automatically. Just choose the right option for you and the rest is done. You can forget about stamps, checks, and payment due dates. AutoPay remembers it all for you.

## Q. Why should I sign up for AutoPay?

**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 to sign up or to use AutoPay?

A. No. You can enroll and use AutoPay at no charge.

#### Q. How do I enroll in AutoPay?

**A.** Fill out the application included with this letter, 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. Please keep in mind that enrolling a personal checking account for automatic payments to your small business account may result in a returned payment from your financial institution, due to banking regulations. Only the Basic Card Member can enroll in AutoPay.

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

**A.** If you choose to fill out and send in the paper 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 future payments will be made through AutoPay. Until you see the statement message, please continue to pay your bill by the method you currently use. If you enroll online at americanexpress. com/AutoPay, you will receive confirmation of enrollment with effective start date.

### Q. Will I still receive monthly billing statements after I'm enrolled?

**A.** Absolutely! You will continue to receive your monthly billing statement after you're enrolled in AutoPay. If you would only like to receive your statements online, you can always go paperless at americanexpress.com/gopaperless.

### Q. Can I cancel AutoPay after I've enrolled?

**A.** You can cancel your enrollment by logging on to americanexpress.com/AutoPay, or by calling Customer Care at the number on the back of your American Express Card. Please cancel your enrollment at least two business days before your scheduled debit date. This will allow enough time for your current billing cycle payment to also be cancelled.

# ${\bf Q.}$ Will I be able to review my statement before my payment is debited from my bank?

**A.** Yes! You will receive your monthly billing statement before your automated payment debit date. You can also review your statement online at americanexpress.com/billingstatement.

Q. Can I pay a different amount than what I selected on the application?

**A.** If you would like to make a payment for an amount other than the amount you specified, you can change your payment option online at americanexpress.com/AutoPay. You can also call the number on the back of your Card. Please be sure to change your payment amount at least two business days before the scheduled debit date. If you would like to pay more than your scheduled amount, you can always make an additional payment using Pay by Phone, Pay by Computer or a check.

Q. If I sign up for a fixed payment amount, what will happen if my amount due is less than or greater than the fixed payment amount?

**A.** If the fixed amount you have specified is greater than the amount due, then we will debit the amount due. If the fixed amount is less than the amount due 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 you would like to change your payment date, go to americanexpress.com/AutoPay, click on the Change my AutoPay options link, then select Change AutoPay Bank / Payment Options and select the new payment date. Your request must be received at least two business days before your next scheduled debit date in order for it to take effect for that billing cycle. Please note that if we receive a request to change your payment date to a date in your billing cycle that has already passed, then AutoPay will be suspended for the current billing cycle..When AutoPay is suspended, you will need to make a payment by another 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.

**Q.** Can I temporarily cancel my AutoPay payments for a few months?

**A.** Yes. You can suspend AutoPay for a specified number of months by visiting americanexpress.com/AutoPay, or calling the number on the back of your American Express Card. Please suspend your payments at least two business days before your scheduled debit date. This will allow enough time for your current billing periodpayment to also be cancelled.

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

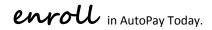
A. Your withdrawal date depends on the AutoPay plan you have chosen.

<u>Total New Balance, Minimum Amount Due and Fixed Amount</u> – For Charge and Lending products (excluding Plum) your AutoPay payment will take place on the date you selected between 15 and 25 days after your statement closing date on your billing statement..

Early Pay (Plum Card Only) - Your AutoPay will take place 10 days after your statement closing date on your billing statement.

Extra Days to Pay (Defer Pay Option) or Total New Balance (Plum Card Only) – Your AutoPay will take place on the "Payment Due Date" or "Please Pay By Date" on your billing statement.

**Q.** What happens if I am enrolled in the extra days to pay (deferred payment option) and my account is not in good standing? **A.** In any month that your account is not in good standing, you will be ineligible for the Extra Days to Pay (Defer Pay Option). When this occurs, we will debit your designated account for the entire New Balance and any remaining deferred charges from the previous billing cycle.



Please refer to the AutoPay terms and conditions on the reverse side of this form.

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

Name:
American Express Card Account Number:
Payment Options: (check one)
Total New Balance Minimum Amount Due Fixed Amount: \$
Payment Schedule: (circle one)
Payment will occur on the number of days after the statement closing date no earlier than the payment schedule option I have selected.
15 days 16 days 17 days 18 days 19 days 20 days 21 days 22 days 23 days 24 days 25 days
Bank Routing Number:
(9-digit number on bottom left corner of check - See sample at the bottom of page.)
Bank Account Number:
(1-17 digits - This may vary depending on your banking institution - See sample at bottom of page.)
Please select bank account type:
Personal Checking Business Checking
Personal Savings Business Savings
I understand that the amount of the payment may vary every month, and my billing statement will be my notice regarding this automatic payment. By signing below, I authorize American Express to debit my bank account indentified on this form according to the amount option I have selected, subject to the terms shown on the reverse side of this form.
Signature: Date:
Please mail form to: American Express P.O. Box 981540 El Paso, TX 79998

John Jones
124 Main Stone
Anywhere, MA 02345

Provide the enter six

Quiter Account
Routing
Number
(1-17 digits)

John Jones

O259

O259

Check
Number
(do not include)

# **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 due 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 onto my Card account online at american express.com, or call my bank, or call American Express Customer Service at the number on the back of my Card.

#### **Automated Payment Amount for Credit Cards**

A. Total New Balance:

American Express Credit Card accounts allow all charges to be paid over time. If I select the "Total New Balance" automatic payment option, American Express will debit my Designated Account for the entire New Balance shown on my billing statement.

B. Pay only the minimum amount:

If I select the "Minimum Due" automatic payment option, and have a **American Express Credit Card**, American Express will debit my Designated Account for the Minimum Due shown on my billing statement.

C. Pay a fixed amount:

If I select the "Fixed Amount" automatic payment option, and have a **American Express Credit Card,** American Express will debit my Designated Account for the fixed amount that I have 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 Minimum Due on my account, I understand that I must make additional payments to pay the Minimum Due.

#### **Automated Payment Amount for Charge Cards**

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 and have a **American Express Charge Card**, 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 amount:

If I select the "Fixed Amount" automatic payment option, and have a **American Express Charge Card,** 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 and will occur no earlier than the payment schedule option I have selected. I agree that unless I notify American Express to stop or adjust the amount of the debit, in accordance with the procedures set forth 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 below. If I close my Designated Account, I agree to notify you beforehand to enable you to stop initiating debit transactions.

### Additional Payments.

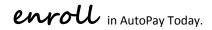
If I would like to make payment in addition to the automated payment amount I have selected I may do so using Pay by Computer, Pay by Phone or another means such as a check.

### 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 american express.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 schedule debit date, my request may not be processed until the following billing period.

# 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.



Please refer to the AutoPay terms and conditions on the reverse side of this form.

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

Name:
American Express Card Account Number:
Payment Options: (check one)
Total New Balance Minimum Amount Due Fixed Amount: \$
Payment Schedule: (circle one)
Payment will occur on the number of days after the statement closing date no earlier than the payment schedule option I have selected.
15 days 16 days 17 days 18 days 19 days 20 days 21 days 22 days 23 days 24 days 25 days
Bank Routing Number:
(9-digit number on bottom left corner of check - See sample at the bottom of page.)
Bank Account Number:
(1-17 digits - This may vary depending on your banking institution - See sample at bottom of page.)
Please select bank account type:
Personal Checking Business Checking
Personal Savings Business Savings
I understand that the amount of the payment may vary every month, and my billing statement will be my notice regarding this automatic payment. By signing below, I authorize American Express to debit my bank account indentified on this form according to the amount option I have selected, subject to the terms shown on the reverse side of this form.
Signature: Date:
Please mail form to: American Express P.O. Box 981540 El Paso, TX 79998

John Jones
124 Main Stone
Anywhere, MA 02345

Provide the enter six

Quiter Account
Routing
Number
(1-17 digits)

John Jones

O259

O259

Check
Number
(do not include)

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#### **Automated Payment Amount for Credit Cards**

A. Total New Balance:

American Express Credit Card accounts allow all charges to be paid over time. If I select the "Total New Balance" automatic payment option, American Express will debit my Designated Account for the entire New Balance shown on my billing statement.

B. Pay only the minimum amount:

If I select the "Minimum Due" automatic payment option, and have a **American Express Credit Card**, American Express will debit my Designated Account for the Minimum Due shown on my billing statement.

C. Pay a fixed amount:

If I select the "Fixed Amount" automatic payment option, and have a **American Express Credit Card,** American Express will debit my Designated Account for the fixed amount that I have 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 Minimum Due on my account, I understand that I must make additional payments to pay the Minimum Due.

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B. Pay only the minimum amount:

If I select the "Minimum Amount Due" automatic payment option and have a **American Express Charge Card**, 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.

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If I select the "Fixed Amount" automatic payment option, and have a **American Express Charge Card,** 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 and will occur no earlier than the payment schedule option I have selected. I agree that unless I notify American Express to stop or adjust the amount of the debit, in accordance with the procedures set forth 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 below. If I close my Designated Account, I agree to notify you beforehand to enable you to stop initiating debit transactions.

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