American Express Company 200 Vesey Street New York, NY 10285-0106 #14238

Date:

Card Member Name Street Address City, State, Zip Code

American Express® Card Account ending in: X-XXXX

RE: NOTICE OF DATA BREACH

Dear [Name],

WHAT HAPPENED?

Protecting the security of our Card Members' information is very important to us and we strive to let you know about security concerns as soon as possible. We have been informed that a data security incident occurred at a merchant where you used your Card. Account information of some of our Card Members, including some of your account information, may have been involved. It is important to note that American Express owned or controlled systems were not compromised by this incident, and we are providing this notice to you as a precautionary measure.

WHAT INFORMATION WAS INVOLVED?

At this time, we have been informed that your current or previously issued American Express Card account number, your name and other Card information such as the expiration date, may have been compromised. Please be aware that you may receive additional letters from us if more than one of your American Express Card accounts were involved.

WHAT WE ARE DOING.

Please be assured we are vigilantly monitoring your account for fraud and, if it should occur, you are not liable for fraudulent charges on your account. To learn more about the measures we take to help protect your account visit our Security Center at american express.com/fraudprotection.

WHAT YOU CAN DO.

We ask that you carefully review your account for fraudulent activity. Below are some steps you can take to protect your account.

- Login to your account at americanexpress.com/MYCA to review your account statements carefully and remain vigilant in doing so, especially
 over the next 12 to 24 months.
- If your card is active, sign up to receive instant notifications of potential suspicious activity by enabling Notifications in the American Express Mobile app, or signing up for email or text messaging at americanexpress.com/accountalerts. Please make sure your mobile phone number and email address are also on file for us to contact you if needed.

OTHER IMPORTANT INFORMATION.

Included with this letter are some additional helpful tips and steps you can take to protect yourself against the risks of fraud and identity theft.

FOR MORE INFORMATION.

If you notice any suspicious activity on your account, please don't hesitate to call us 24 hours a day, 7 days a week, at 1-855-693-2213. One of our Customer Care Professionals will be happy to assist you.

Especially in today's environment, we understand that your security is paramount. We are strongly committed to protecting the privacy and security of your information and regret any concern this may have caused you. As always, thank you for your trust in us, and for your continued Card Membership.

Sincerely,

Stephen Kline Chief Privacy Officer, U.S. American Express Company