



**To: American Express Shareholders**

## **Act now to avoid mail delays!**

Due to the COVID-19 pandemic, many shareholders across the world have experienced postal mail delivery delays. To help avoid potential future delays, there are some other options available to you which are described below:

### **Online Access**

Access your account documents and history online to reduce paper clutter, help the environment and avoid possible mail delays. Login to Computershare's Investor Center website at [www.computershare.com/investor](http://www.computershare.com/investor) to access these materials. You will also be able to sign up for electronic communications whenever new account documents become available.

If you have never accessed Investor Center before, you can register online and then a verification code will be mailed to you. Once you receive your verification code you can activate your account on Investor Center. If you require assistance, please call Computershare at 001-201-680-6578.

### **Payment Options**

#### **International Currency Exchange (ICE)**

You can elect to have your future dividend payments and sales proceeds converted to a currency other than U.S. dollars and have them delivered to you by check or wire. To enroll in ICE, login to [www.computershare.com/investor](http://www.computershare.com/investor), click on **My Profile**, then **Banking Details**, then **Select Payment Method** and choose **International Check** or **International Wire**.

If you have uncashed checks in US Dollars and would like to replace them with a single payment in a different currency or payment method, you must enroll in ICE using a paper enrollment form and check Step #5 on the form.

You can access the paper enrollment form at [www.computershare.com/investor](http://www.computershare.com/investor), click on **Printable Forms**, then **International Currency** and choose **International Currency Payment Registration Form**.

You may also request a paper enrollment form via telephone, call 001-201-680-6578.

The standard fees for International Currency Exchange (ICE) are as follows:

- **Dividend Check:** US \$5
- **Dividend Wire:** US \$10
- **One Time Cleanup:** A single fee is charged, either Dividend Check or Dividend wire, depending on the payment method.
- **Replacement Check:** US \$7.50
- **Sales Check:** US \$25

- **Sales Wire:** US \$35
- **Wire Reject:** US \$25

## Dividend Reinvestment (DRP)

You have the option to reinvest your cash dividends to purchase additional shares of American Express. When you enroll in dividend reinvestment, you would no longer receive a dividend check. Instead you would receive a statement confirming the number of new shares that were purchased with your dividend. The fee for this service is 5% up to a \$5 maximum fee per dividend.

To enroll in DRP, login to [www.computershare.com/investor](http://www.computershare.com/investor), click on **My Profile**, then **Reinvest Dividends**. To enroll via telephone, call 001-201-680-6578.

## Protect your assets and avoid escheatment in the United States

Escheatment is the process of transferring an owner's assets to the U.S. State Treasury due to lack of contact with the owner, uncashed checks or the account being flagged as "lost". Some tips to protect your assets are as follows:

- **Keep your address, phone number, email and any other contact information up to date.** This includes notifying Computershare of any name changes. If your name and/or address are not up to date, then mail may be returned as undeliverable, and this could lead to your account being flagged as lost.
- **Cash checks;** no matter how small the amount. Check cashing activity is generally considered verification that your account is active.
- **Maintain a current list of your financial institutions and contact them annually.** Annual contact confirms your property is not abandoned. Contact can be made by phone, written correspondence or by accessing the Investor Center website.
- **Vote your proxy.** Voting your proxy demonstrates ownership and counts as contact.
- **Respond to company notices regarding your assets.** You may receive notice that your assets are at risk of being escheated via mail or by telephone. Do not ignore these notices.

## Computershare to contact you.

If you would like to have Computershare contact you by phone, please email your request to [web.queries@computershare.com](mailto:web.queries@computershare.com). You should provide only your name, phone number (including country and area code), the reason for your request and American Express as the company for which you hold shares. You should receive a call back from Computershare within 5 business days.

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Computershare Trust Company, N.A.