

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Annual Percentage Rate for Purchases and Balance Transfers

Effective July 03, 2019, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement as follows:

The Annual Percentage Rate (APR) for Purchases and APR for Balance Transfers are deleted and replaced with 18.49%. These APRs will vary with the market based on the Prime Rate.

In addition, on **July 03, 2019**, we are replacing the APRs and Daily Periodic Rates (DPRs) for Purchases and Balance Transfers in the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Purchase	Prime + 12.99%	18.49%	0.0507%
	Balance Transfers	Prime + 12.99%	18.49%	0.0507%

How We Determined Your New APR

Your new APR is no higher than the purchase and balance transfer rates you would receive if you apply for the same or similar card product today, based on your FICO score.

Reason(s) for Our Decision

We made this decision for the following reason(s):

- Your APRs for purchases and balance transfers are lower than the APRs on the same or similar card products currently offered by American Express for Card Members with similar FICO scores.
- Your FICO credit score as provided by Experian.

Information About Your FICO Score

We obtained your FICO score from Experian and used it in making our decision. Your FICO score is a number that reflects the information in your credit report. Your FICO score can change depending on how the information in your credit report changes. On April 13, 2019, your FICO score was 786. The FICO score ranges from 300 to 850. The following are the key factors that contributed to your FICO score:

- Lack of recent installment loan information
- Length of time accounts have been established
- Time since most recent account opening is too short
- Length of time revolving accounts have been established
- Too many inquiries last 12 months

If you have any questions about your FICO score, please contact the credit agency listed below.

American Express Credit Card Apr

**United States. Congress. House.
Committee on House Administration**

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Credit Card Interest Rate Ceiling and Disclosure United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1987 *THE FIVE STEPS TO UNDERSTANDING YOUR FICO SCORE MADE SIMPLE* Wade Towers ,2023-10-26 This e book explains how to reach an 850 FICO score in a short amount of time using the Fico 8 scoring model which is widely used by lenders when it comes to making lending decisions

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