

**Special Notice to Consumers Regarding  
Gift Cards issued by American Express and Purchased  
between August 22, 2010 and January 30, 2011**

(the “Transition Period”)\*

Earlier this year, Congress passed the Credit Card Accountability Responsibility and Disclosure Act, commonly referred to as the “CARD Act”. The CARD Act protects gift card consumers by placing limits on the fees and expiration dates that issuers may impose with respect to gift cards.

1. The funds on Gift Cards issued by American Express never expire.
2. Gift Cards issued by American Express have no fees after purchase (including dormancy, inactivity or service fees).
3. If the Gift Card issued by American Express purchased by you during the Transition Period does not meet all of the disclosure requirements of the CARD Act, or reflects an expiration date of less than five years on the date you purchase your card, you are entitled, upon request, to a free replacement Gift Card issued by American Express, including its packaging and related materials, that does meet all of the requirements of the CARD Act.

If you have questions, or want to request a free replacement Gift Card issued by American Express as described above, please contact American Express at the website or telephone number printed on the back of your Gift Card.

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\*Notice provided pursuant to the Gift Card provisions of the Credit Card Accountability Responsibility and Disclosure Act (U.S. Public Law 111-24).