

American Express
P.O. Box 297812
Ft. Lauderdale, FL 33329-7812



August 03, 2009

06237



Re: Gold Delta SkyMiles®

Account Number ending in [REDACTED]

Important Account Price Change Notification

Like all companies large and small, our pricing has to be responsive to the business and economic environment. As a result, we have found it necessary to increase rates and fees on some of our products. Below are the principal changes to your account:

- We are raising the Annual Percentage Rate (APR) on cash advances.
- We are raising the Annual Percentage Rate (APR) on any balances that have a penalty rate because of a late payment.
- We are increasing the late fee. Please remember that you can avoid late fees by paying on time.

In addition, we are pleased to let you know that we will not charge you a fee if you go over your credit limit. Don't forget, it's still important to keep your balance under your credit limit.

These changes apply to existing balances and future balances on your Account. They go into effect for billing periods that begin on or after October 1, 2009, unless otherwise noted. Please refer to the Notice of Changes to Your Account on the back of this letter for the complete description of these changes.

You can find useful tips and information about managing your account, such as viewing your outstanding balance, as well as making payments at any time, free of charge, by logging on to americanexpress.com/managemyaccount.

Thank you for being a Cardmember. We look forward to continuing to serve you.

- See reverse side for important information -