

UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING

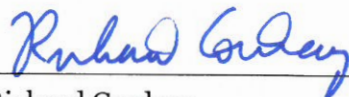
File No. 2012-CFPB-0003

**In the Matter of:**  
**American Express Bank, FSB**

**ORDER TERMINATING THE  
CONSENT ORDER**

With the consent of American Express Bank, FSB (the Bank), by and through its Board of Directors, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on October 1, 2012, for violations of various Federal consumer financial laws and regulations, including Sections 1031 and 1036 of the Consumer Financial Protection Act, 12 U.S.C. §§ 5531 and 5536; the Truth in Lending Act, as amended by the Credit CARD Act of 2009, 15 U.S.C. §§ 1601 et seq.; and the Fair Credit Reporting Act, 15 U.S.C. §§ 1681 et seq.

To this date, the Bank has fulfilled its obligations under the Consent Order, including, among other things, depositing no less than \$10 million into a segregated account to provide redress to affected consumers, and paying a civil money penalty of \$1.2 million. Accordingly, under Section VI of the Consent Order, the Bureau directs that the Consent Order be, and it hereby is, terminated this 31 day of August, 2017.



Richard Cordray  
Director  
Consumer Financial Protection Bureau