



Decision Memorandum from the Acting Director

FROM Mick Mulvaney

TO Eric Blankenstein, SEFL Policy Director;
Chris D'Angelo, SEFL Associate Director

Recommendation to Terminate:

American Express Centurion Bank (AMEX Centurion)
December 24, 2013 CFPB Consent Order - File No.,
2013-CFPB-0011 (AMEX Centurion 2013 CO)

SUBJECT American Express Bank, FSB (AMEX FSB) December
24, 2013 CFPB Consent Order - File No., 2013-CFPB-
0012 (AMEX FSB 2013 CO)

American Express Travel Related Services Company, Inc.
(AMEX TRS) December 24, 2013 CFPB Consent Order -
File No., 2013-CFPB-0013 (AMEX TRS 2013 CO)

I authorize the termination of the 2013 Consent Orders noted above and the issuance of public termination orders.



Mick Mulvaney
Acting Director
Bureau of Consumer Financial Protection

5-8-14
Date