

**UNITED STATES OF AMERICA  
BUREAU OF CONSUMER FINANCIAL PROTECTION**

**In the Matter of:**

**American Express Centurion Bank**

**Salt Lake City, Utah**

**(Insured State Nonmember Bank)**

**ORDER TERMINATING THE  
CONSENT ORDER**

2013-CFPB-0011

With the consent of American Express Centurion Bank (the Bank), by and through its Board of Directors, the Bureau of Consumer Financial Protection (Bureau) issued a Consent Order on December 24, 2013, for violations of Sections 1031 and 1036 of the Consumer Financial Protection Act of 2010, 12 U.S.C. §§ 5531 and 5536; the Fair Credit Reporting Act, 15 U.S.C. §§ 1681 et seq., and Regulation V, 12 C.F.R. § 1022.138(b)(7) related to certain credit card add-on products.

To this date, the Bureau has determined that the Bank has fulfilled its obligations under the Consent Order, including, among other things, providing no less than \$40.9 million in redress to affected consumers, and paying a civil money penalty of \$3.6 million.

Accordingly, under Section XIII of the Consent Order, the Bureau directs that the Consent Order be, and it hereby is, terminated this 8<sup>th</sup> day of May, 2018.



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Mick Mulvaney  
Acting Director  
Bureau of Consumer Financial Protection