



Thank you for banking with Personal Savings from American Express. This letter includes information on how to link an external account to your Personal Savings account.

Please follow these steps to link an external account to your Personal Savings account.

1. Complete the attached form. This form will identify the external account you want to link to your Personal Savings account. Please note that you can link up to three (3) external accounts across all of your Personal Savings accounts. For example, if you have a High-Yield Savings account and two Certificate of Deposit accounts, you may link up to three external accounts to both your HYSA and CD accounts.
2. Attach a personal check as described below. This check must be drawn on an account in your name.
 - Personal Check Instructions - Please make this check payable to American Express Bank, FSB or yourself in the amount you wish to deposit into your Personal Savings account. (Checks made out to yourself must be payable to the name as it appears on your external account.) Endorse the back of the check with your signature and the words "For Deposit Only" and write your Personal Savings account number underneath the endorsement. **A minimum deposit of \$.01 must be made to complete the account linkage process.**
3. Mail the form and check to American Express Bank, FSB, PO Box 30384, Salt Lake City, UT 84130-0384 using the enclosed, postage-paid reply envelope.

When we receive your completed form and check, we will deposit your check. After funds are made available in your Personal Savings account, we will link your external account. **Funds may not be available for withdrawal until the 11th business day after we receive the deposit.** We will mail you a confirmation letter when we have successfully linked your account. Subsequent external transfers can be completed by you online or by phone.

If you have any questions, please call 1-800-446-6307.

Thank you again for banking with Personal Savings from American Express.



External Account Link Form

To link an external account to your Personal Savings from American Express account, please complete all sections of this form and attach a personal check as described below.

If you have any questions, please call 1-800-446-6307.

Section A: Personal Savings Account Holder Information

Please identify the Personal Savings account to which you want to link an external account.

Account Holder Name(s): _____ Account Number: _____

Section B: New External Account to Link

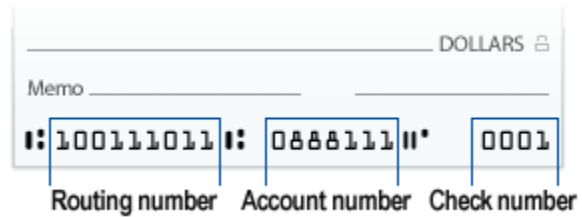
Please identify your external account that you want to link to your Personal Savings account. This must be the external account drawn on by the attached check.

Financial Institution Name: _____

ABA/Routing Number: _____

Account Number: _____

Account Type: Checking Savings



Section C: Check Submission

In order to make a deposit and complete the account linkage process, please submit a personal check as described below. This check must be drawn on an account in your name. Funds may not be available for withdrawal from your Personal Savings account until the eleventh business day after we receive your deposit.

- **Personal Check Instructions** - Please make the check payable to American Express Bank, FSB or yourself in the amount you wish to deposit into your Personal Savings account. (Checks made out to yourself must be payable to the name as it appears on your external account.) Endorse the back of the check with your signature and the words "For Deposit Only" and write your Personal Savings account number underneath the endorsement. **A minimum deposit of \$.01 must be made in order to complete the account linkage process.**

Section D: Signature

Printed Name: _____

Signature: _____ Date: _____

Please submit this form and check via mail to the following:
American Express Bank FSB, PO Box 30384, Salt Lake City, UT 84130-0384

*American Express Bank, FSB.
Member FDIC.*