



Authorization for Certificate of Deposit Recurring Interest Transfer

To initiate preauthorized (automatic) recurring electronic transfers of the interest credited to your Certificate of Deposit account (CD) with American Express National Bank (AENB), please provide the information requested and sign this form on the reverse side. If you have any questions, call us at 1-800-446-6307 (24 hours a day, 7 days a week). Please keep a completed copy of this authorization for your records.

To request a one-time electronic transfer of credited CD interest, or to receive CD interest payments by check payable to you, you may call us at the number above and you do not need to complete this form.

Please note that the Annual Percentage Yield (APY) for your CD disclosed in your account opening documents assumes that interest remains on deposit until maturity. A withdrawal of interest before maturity will reduce earnings on your CD.

Section A: Account Sending the Interest

American Express National Bank Certificate of Deposit Account Number: _____

Section B: Account Receiving the Interest

Transfer interest to my Personal Savings High-Yield Savings Account with AENB

Account Number: _____

Transfer interest to my Linked External Bank Account with another financial institution

Financial Institution Name: _____ Account Type: Checking Savings

Account Number: _____

* If you would like to transfer your interest to a bank account that has not been linked to your Personal Savings account, please visit www.personalsavings.com, go to the Contact Us/Forms section, and follow the steps in the External Account Linkage Form.

Section C: Interest Transfer Preferences

CD interest is credited monthly on your statement cycle date. You may request that we transfer your CD interest monthly, quarterly or annually. Please indicate the monthly statement cycle when you would like such transfers to begin. We must receive your signed and dated written authorization at least three (3) business days before your statement cycle date to process a monthly, quarterly or annual CD interest transfer for that date. Otherwise, we will process the requested transfers starting with your next statement cycle date. We typically transfer CD interest within two (2) business days after your statement cycle date. Please note that we will only transfer all (not part) of the interest credited to your CD as of the relevant statement cycle date.

Monthly Transfer Starting (MM/DD/YYYY) _____

Quarterly Transfer (once every 3 statement cycles) Starting (MM/DD/YYYY) _____

Annual Transfer (once every 12 statement cycles) Starting (MM/DD/YYYY) _____

You may stop any or all preauthorized monthly, quarterly or annual CD interest transfers by calling us at 1-800-446-6307 (24 hours a day, 7 days a week), or by writing to us at the address at the bottom of this form, in time for us to receive your stop request at least three (3) business days before the transfer is scheduled to be made. If you call, we may also require that you put your request in writing and get it to us within 14 calendar days after you call.

Section D: Signature

Printed Name: _____ Date (MM/DD/YYYY): _____

Signature: _____ Date (MM/DD/YYYY): _____

By signing above, I authorize AENB to transfer CD interest from my CD at AENB to the account at the depository financial institution named in Section B above (and, if necessary, to electronically debit such account to correct erroneous transfers) as described in Section C above. This authorization is to remain in full force and effect until I notify AENB that I wish to revoke it by calling 1-800-446-6307, or mailing or faxing written notice to the address or fax number below. I understand that AENB must receive such notification at least three (3) business days before a transfer is scheduled to occur in order to cancel this authorization. I understand that if I call, AENB may also require that I put my request in writing and get it to AENB within 14 calendar days after I call.

PLEASE SUBMIT REQUEST VIA FAX OR MAIL TO ONE OF THE FOLLOWING

Fax: 1-800-542-0779

Mail: American Express National Bank, PO Box 30384, Salt Lake City, UT 84130-0384

24/7 Account Access | FDIC Insured | World-Class Service

Accounts offered by American Express National Bank. Member FDIC.