American Express National Bank

CRA Public File

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Written Comments

American Express National Bank did not have any comments from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs.

CRA Performance Evaluation

A copy of American Express National Bank's most recent performance evaluation for the Community Reinvestment Act (CRA) **is available here**.

Historical performance evaluations can be found at **OCC CRA Performance Evaluations**.



Bank Branches

American Express National Bank maintains a single corporate office in Sandy, Utah, and does not operate any retail branches.

American Express National Bank – Main Office

Main Office Address: 115 West Towne Ridge Parkway, Sandy, UT 84070 MSA/MD
Code: 41620
State Code: 49
County Code: 035
Tract Code: 1126.21
Tract Income Level: Middle. Image below.

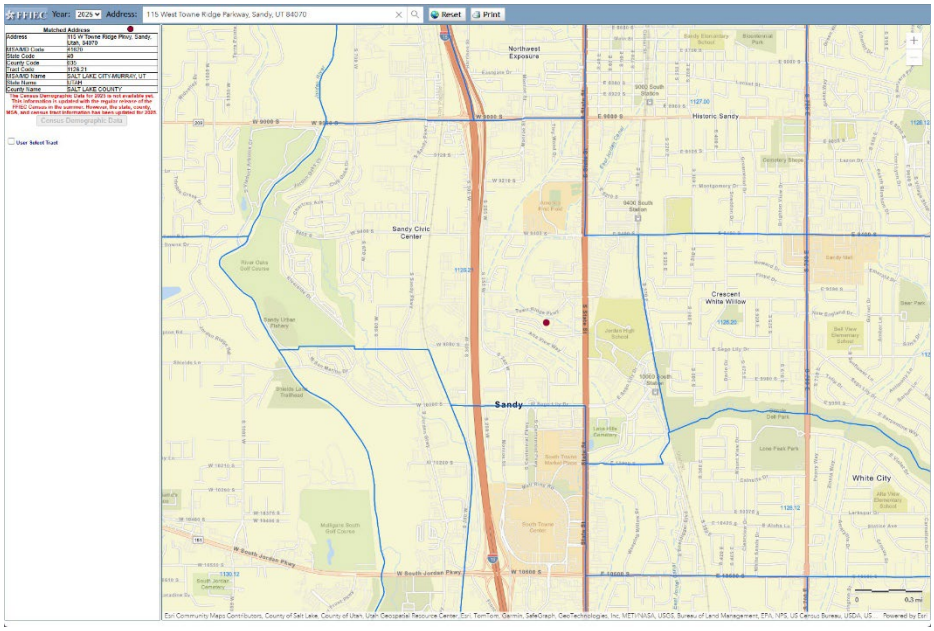


Image from geomap.FFIEC.gov/ffiecgeomap/

Bank Branches

Image of Tract Income Level below.

2024 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 41620- SALT LAKE CITY-MURRAY, UT

State: 49 - UTAH (UT)

Records 101 through 200 of 268

Data Report Links
Demographic (PDF) Income (PDF) Population (PDF) Housing (PDF)

For details on each field, please refer to the Census Info Sheet

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*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

County Code	Tract Code	Tract Income Level	Distressed or Under -served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
035	1124.06	Moderate	No	67.73	$115,400	$78,160	$61,201	3394	59.46	2018	366	548
035	1125.01	Middle	No	82.21	$115,400	$94,870	$74,292	4027	28.09	1131	1104	1407
035	1125.03	Moderate	No	76.13	$115,400	$87,854	$68,795	4832	31.21	1508	1465	1860
035	1125.04	Middle	No	93.25	$115,400	$107,611	$84,263	2995	26.98	808	470	677
035	1125.05	Moderate	No	79.30	$115,400	$91,512	$71,660	3972	29.03	1153	826	1112
035	1126.04	Middle	No	89.95	$115,400	$103,802	$81,286	4767	20.45	975	1384	1491
035	1126.08	Upper	No	128.54	$115,400	$148,335	$116,154	5165	15.55	803	1474	1723
035	1126.09	Upper	No	128.44	$115,400	$148,220	$116,061	5402	14.59	788	1487	1760
035	1126.10	Middle	No	84.90	$115,400	$97,975	$76,724	6292	31.93	2009	1392	1685
035	1126.11	Middle	No	115.00	$115,400	$132,710	$103,922	6681	20.45	1366	1711	2089
035	1126.12	Middle	No	96.69	$115,400	$111,580	$87,372	5440	26.32	1432	1021	1198
035	1126.13	Middle	No	112.84	$115,400	$130,217	$101,968	5264	18.56	977	1346	1446
035	1126.14	Upper	No	145.86	$115,400	$168,322	$131,806	3575	13.01	465	1223	1304
035	1126.15	Upper	No	145.25	$115,400	$167,619	$131,250	2340	12.74	298	725	782
035	1126.16	Upper	No	133.94	$115,400	$154,567	$121,033	4239	14.96	634	1215	1280
035	1126.17	Upper	No	166.84	$115,400	$192,533	$150,757	3354	12.76	428	966	991
035	1126.18	Middle	No	119.53	$115,400	$137,938	$108,015	3911	18.18	711	939	1078
035	1126.19	Upper	No	146.85	$115,400	$169,465	$132,699	3111	15.81	492	960	1027
035	1126.20	Moderate	No	65.25	$115,400	$75,299	$58,966	3206	19.15	614	978	1052
035	1126.21	Middle	No	93.21	$115,400	$107,564	$84,226	5540	34.53	1913	1037	1274
035	1127.00	Moderate	No	79.34	$115,400	$91,558	$71,696	5671	26.04	1477	1141	1514
035	1128.04	Upper	No	124.28	$115,400	$143,419	$112,304	5429	17.37	943	1400	1605
035	1128.05	Upper	No	125.59	$115,400	$144,931	$113,484	5319	19.98	1063	1347	1530
035	1128.12	Middle	No	95.77	$115,400	$110,519	$86,544	5774	21.15	1221	1590	1821
035	1128.13	Upper	No	152.20	$115,400	$175,639	$137,532	5410	13.01	704	1516	1603
035	1128.14	Upper	No	204.56	$115,400	$236,062	$184,844	4960	12.32	611	1519	1719
035	1128.15	Upper	No	178.45	$115,400	$205,931	$161,250	5126	14.77	757	1495	1561
035	1128.16	Upper	No	159.46	$115,400	$184,017	$144,097	5906	11.41	674	1418	1576
035	1128.18	Unknown	No	0.00	$115,400	$0	$0	3159	36.37	1149	0	0

Image from https://www.ffiec.gov/census/default.aspx

Bank Branches Opened or Closed

American Express National Bank maintains a single corporate office in Sandy, Utah, and does not operate any retail branches.

American Express National Bank did not open or close any branches in the current year or each of the prior two calendar years.



Retail Banking Services

All products and services are available online at **www.americanexpress.com**.

American Express National Bank offers the loan and deposit products listed below, please follow the link for a description with any associated fees:

Deposit Accounts

- All Savings Products
- American Express Business Checking
- American Express Rewards Checking

Loans and Credit Cards

- American Express Personal Loans
- American Express Business Line of Credit
- View All Personal Credit Cards
- View All Business Credit Cards

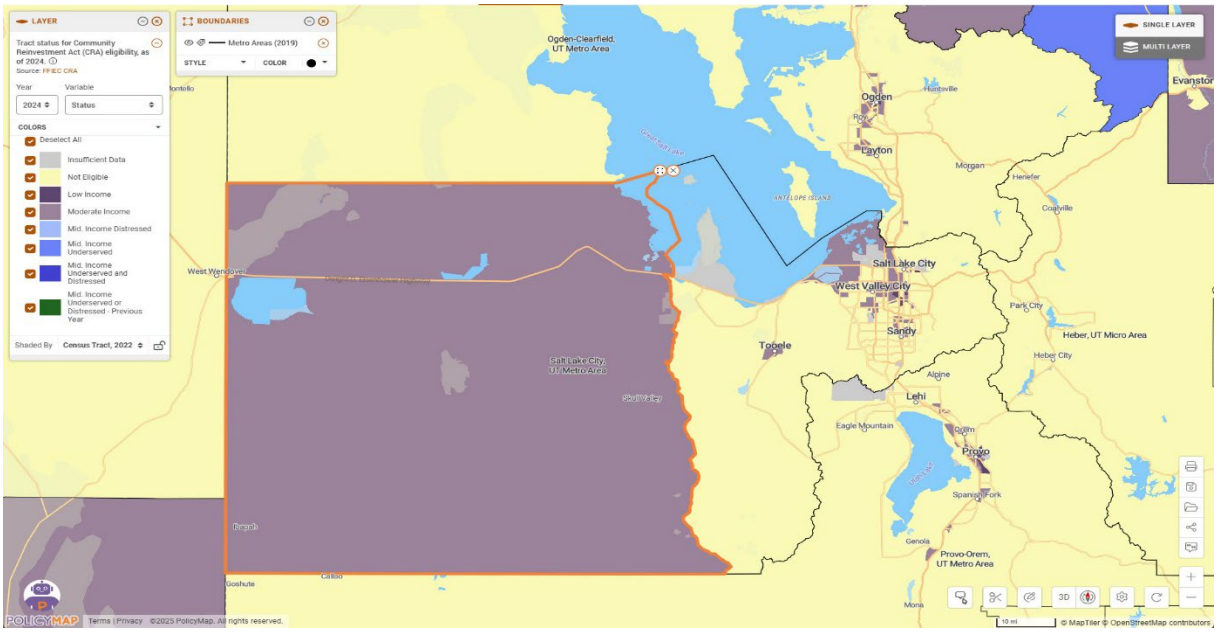
The transaction fees for the products and services above are available at **www.americanexpress.com** or by calling customer service at **1-800-528-4800**.

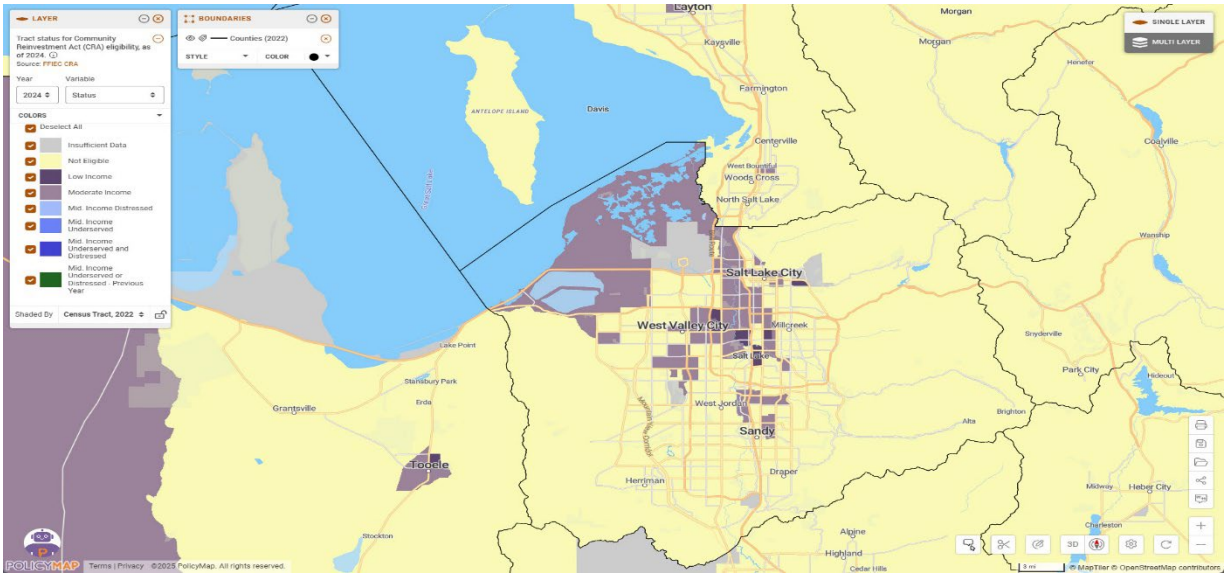
Deposit products are offered by American Express National Bank, Member FDIC, and insured up to applicable limits.

For more information on deposit insurance please visit **www.fdic.gov**.



Map of Assessment Area





CRA Disclosure Statements

To review the CRA Disclosure Statements you can follow the link below to the FFIEC website then search by year, name, and Respondent ID.

Institution name: American Express National Bank,
Respondent ID: 0000025151
Link: FFIEC CRA Disclosure Reports

