

American Express Credit Account Master Trust (AMXCA)



Trust Established	<ul style="list-style-type: none">• 1996
Eligible Assets	<ul style="list-style-type: none">• US Consumer Card Member loans• US Small Business Card Member loans
Assets in Trust	<ul style="list-style-type: none">• Consumer Card Member loans
Trust Size – Principal AR* Investor Interest Seller Interest	<ul style="list-style-type: none">• \$25.4 billion<ul style="list-style-type: none">– \$15.4 billion– \$10.0 billion
Minimum Seller’s Interest	<ul style="list-style-type: none">• 7% of investor interest
Credit Enhancement (based on most recent issuance)	<ul style="list-style-type: none">• Floating Rate: 13.00%<ul style="list-style-type: none">– Class B – 3.25%– Collateral Interest – 9.75%• Fixed Rate: 12.50%<ul style="list-style-type: none">– Class B – 3.75%– Collateral Interest – 8.75%