Dear Valued Merchant:

## In just 30 days, you'll be able to reach a wealth of high-spending customers.

How? We're helping open your doors to a loyal new group of consumer, small business and corporate Card Members—shoppers who represent over 50 million Cards in the U.S.—simply by enabling your current terminal to accept the American Express® Card.

Enjoy the simplicity of a consolidated relationship with "*Place Partner Name Here*" where you have only one statement, easier reconciliation, and one customer service contact.

Welcoming American Express Cards at your business will allow you to:

- Open your doors to a broad network of high spending, loyal consumer, smallbusiness, and corporate Card Members, representing over 50 million Cards in the United States.<sup>1</sup>
- Say "yes" to many customers' preferred form of payment, extending the highest level of service through the point of sale.
- Take advantage of American Express programs like the Shop Small® movement, to help drive more customers to small businesses like yours.

Effective on **December 30, 2014**, your business will be enabled to accept American Express Card transactions along with the other major payment cards you currently accept.

Be sure to place the enclosed American Express decal in a prominent location in your business to let Card Members know you now accept American Express Cards, and you welcome their business.

If you have any questions, or if you choose to opt out of accepting American Express Cards, you must contact us within 30 days of the date of this letter at <u>"*x-xxx-xxx-xxxx*</u>" or by email at <u>"*Place your email address here*"</u>. Acceptance of your first American Express Card transaction will constitute your agreement to all of the terms and conditions contained in this letter and the current Merchant Agreement between you and "*Place Partner Name Here*".

You may cancel your American Express Card acceptance at any time without penalty by calling us directly at the number referenced above.

## Place Your Logo Here

Your rates\* and fees for American Express Card transactions are as follows:

[Display merchant rates and fees from the provided spreadsheet]

We appreciate your business, and look forward to meeting your needs for American Express Card acceptance. Please don't hesitate to contact us by calling "<u>x-xxx-xxx-</u><u>xxxx</u>" or emailing us at "<u>Place your email address here</u>" visiting our website at "<u>Place your web address here</u>".

Sincerely,

Place Partner Owner Name Here Place Partner Title Here Place Company Name Here

<sup>1</sup> 2012 American Express Annual Report