SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2025-07-02** | Period of Report: **2025-06-30** SEC Accession No. 0001127602-25-018652

(HTML Version on secdatabase.com)

REPORTING OWNER

Brennan John Joseph

CIK:1485472

Type: 4 | Act: 34 | File No.: 001-07657 | Film No.: 251101169

Mailing Address ONE BEACON STREET BOSTON MA 02108

ISSUER

AMERICAN EXPRESS CO

CIK:4962| IRS No.: 134922250 | State of Incorp.:NY | Fiscal Year End: 1231

SIC: 6199 Finance services

Mailing Address 200 VESEY STREET 50TH FLOOR NEW YORK NY 10285 Business Address 200 VESEY STREET 50TH FLOOR NEW YORK NY 10285 2126402000

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OMB APPROVAL | | | | | | | | | | |
|--------------------------|------------|--|--|--|--|--|--|--|--|--|
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| Estimated average burden | | | | | | | | | | |
| haura nar raananaa | 0.5 | | | | | | | | | |

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

| 1. Name and Address Brennan John J | | n <u>*</u> | 2. Issuer Name and Ticker or Trading Symbol AMERICAN EXPRESS CO [AXP] | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X_ Director 10% Owner Officer (give title Other (specify below below) | | | | |
|------------------------------------|-------------|------------|---|---|--|--|--|--|
| (Last) | (First) | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 06/30/2025 | | | | | |
| C/O AMERICAN | EXPRESS COM | PANY, 200 | | | | | | |
| VESEY STREET | | | | | | | | |
| NEW YORK, NY | (Street) | | 4. If Amendment, Date Original Filed(Month/Day/Year) | 6. Individual or Joint/Group Filing (Check applicable line) _X Form Filed by One Reporting Person Form Filed by More than One Reporting Person | | | | |
| (City) | (State) | (Zip) | - | Tomit lied by wore than one reporting reason | | | | |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1.Title of Security (Instr. 3) | Transaction Date | 2A. Deemed Execution Date, if any (Month/Day/ | Transaction Code (Instr. | | Disposed of (D) (Instr. 3, 4 and 5) | | | Securities Beneficially Owned | | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
|--------------------------------|---------------------|--|--------------------------|---|-------------------------------------|------------------|--|-------------------------------------|----------------------------------|---|--|
| | Year) | Year) | Code | v | Amount | (A) or (D) | | Reported | or Indirect (I) (Instr. 4) | | |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| De: | Fitle of rivative curity str. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/ Day/Year) | 3A. Deemed Execution Date, if any (Month/ Day/ Year) | (Instr. 8) | | Derivative | | Date Exercisable and Expiration Date (Month/Day/Year) | | of Securities Underlying Derivative | | of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported | 10. Ownership Form of Derivative Security: Direct (D) or Indirect | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|-----|----------------------------------|---|--|--|--------------|---|------------|-----|---|--------------------|--|--|--|--|---|--|
| | | | | | Code | V | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | Transaction(s) (Instr. 4) | (I) (Instr. 4) | |
| | are uivalent nits | <u>(1)</u> | 06/30/2025 | | <u>A</u> (2) | | 219.262 | | (3) | (<u>3</u>) | Common Stock | 219.262 | \$302.15 | 27,666.945 ^(<u>4</u>) | D | |

Explanation of Responses:

- 1. Each Share Equivalent Unit reflects the value of one common share.
- 2. The reported Share Equivalent Units were acquired pursuant to the Directors' Deferred Compensation Plan and will be settled in cash following termination of service as a Director.
- 3. The Share Equivalent Units are convertible immediately upon termination of service as a Director and have no expiration date.
- 4. Includes Share Equivalent Units acquired pursuant to a dividend reinvestment feature of the Directors' Deferred Compensation Plan and/or the 2003 Share Equivalent Unit Plan for Directors.

Signatures

/s/ John Nowak, attorney-in-fact

** Signature of Reporting Person

07/02/2025

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.