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PRESS RELEASE

American Express University Now Available to Apply Through Mobile Apps

Using credit cards just got better with American Express University, an educational app that will increase your knowledge on how to use credit cards and how to manage your finances.

American Express will launch American Express University today. The learning program and app features more than 70 short lecture videos, financial advices from industry professionals, step by step instructions for how to obtain a credit card, and provides an extensive learning experience that encourages people to be smart with their money and credit cards. Initially introduced only to cardholders of American Express, the expansion is a convenient way for everyone to learn on the go and everywhere you go. Learn the benefits of using credits cards and how you can use it to your advantage. It's never too early or too late to know how credit cards work because of its impact in our everyday lives.

Members can benefit from the unique features that American Express University has to offer. Members will learn the ability to make money while using credit cards such as through reward programs and cashback opportunities.

Members of the programs have found satisfaction. "As a college student I don't have access to financial advisors that could help me organize and figure out all of my finances but now with American Express University I am able to take care of my payments and soon hope to buy a house", said Jeff Simons, American Express University member.

Nowadays, millennials struggle to obtain and apply for mortgages, loans, and pay for their debt. The main problem is that millennials don't have the required qualifications to acquire credit cards because of their low credit scores or they have a long history of debt to pay off. But when they do apply and get approved they don't know how to use it. Then this will lead to maxing out their credits cards and paying late fees/interest rates which leads to being in debt. Millenials have a fear of credit card debts. The inability to obtain a credit card means you will have a harder time getting

mortgage and/or car loans in the future. That's why American Express University will teach you how to use credit cards responsibly. We are dedicated to helping anyone who has a credit card or wants to apply for one, with the right kind of knowledge that everyone should have access to. Inside the app, users will eventually be able to increase their chances of getting approved for credit cards in the future and learn to responsibly use it to their advantages.

How does American Express University Work?

American Express University is ideal for users from 16 to 34 years old. When you first log onto the app on a mobile device, you will need to take a quick survey/questionnaire. The survey helps us get to know you and other background information needed to customize your learning lessons. Then you can move on to watch and learn in the videos section of the app. The app includes more than 70 lecture videos on the usage of credit cards, lifestyle advice, financial advice, etc. The next section is to discover and choose. Explore credit card options from many different companies such as Wells Fargo, Chase, Capital One, etc. Compare and contrast credit cards and choose the one that fits your circumstances. Take the lessons you learned from the videos and apply it to your life.

“As part of the millennial generation, I wish I had access to programs such as American Express University while growing up because there weren't classes in school that taught you the basics of living life as an adult”, said Maddison Cruz, Mobile App Specialist, American Express University. “The best part of my job is helping the younger generation and the millennial generation gain valuable knowledge that you wouldn't learn in school. Learning how to live as an adult doesn't have to be hard and you can start with the smallest thing such as knowing the use of credit cards”.

“ At Amex University, we strive to educate the future and current generation about the importance of credit cards and the role it plays in our everyday life. American Express is proud to take the lead in starting an education guide that will influence the way people use credit cards”, said Undarmaa Bandi, Creative Director, American Express University.

American Express University is available for everyone to apply at just \$2.99 per app. For more information, visit www.americanexpress/university.