UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): June 17, 2026

AMERICAN EXPRESS COMPANY

(Exact name of registrant as specified in its charter)

New York	1-7657	13-4922250
(State or other jurisdiction of incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**

200 Vesey Street,
New York, New York 10285
(Address of principal executive offices and zip code)

(212) 640-2000
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Shares (par value $0.20 per Share)	AXP	New York Stock Exchange
3.433% Fixed-to-Floating Rate Notes due May 20, 2032	AXP32	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 8.01 Other Events.

Exhibits are filed herewith in connection with the issuance by American Express Company (the "Company"), on June 17, 2026, of €750,000,000 aggregate principal amount of 3.835% Fixed-to-Floating Rate Notes due June 16, 2034 (the "Notes") pursuant to a Prospectus Supplement dated June 10, 2026 to the Prospectus dated February 9, 2024, filed as part of the Company's Registration Statement on Form S-3 (No. 333-276975). The Notes were issued under a senior indenture, dated as of August 1, 2007, between the Company and The Bank of New York Mellon, as trustee (the "Trustee"), as supplemented by the first supplemental indenture thereto, dated as of February 12, 2021, and the second supplemental indenture thereto, dated as of May 1, 2023, each between the Company and the Trustee.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits:

The following exhibits are incorporated by reference into the Registration Statement as exhibits thereto and are filed as part of this Current Report:

Exhibit	Description
5	Opinion and Consent of Cleary Gottlieb Steen & Hamilton LLP
23	Consent of Counsel (included in Exhibit 5)
104	The cover page of this Current Report on Form 8-K, formatted as inline XBRL.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN EXPRESS COMPANY
(REGISTRANT)

By: /s/ James J. Killerlane III
Name: James J. Killerlane III
Title: Corporate Secretary

Date: June 17, 2026

Exhibit 5

CLEARY GOTTLIEB STEEN & HAMILTON LLP

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June 17, 2026

American Express Company
200 Vesey Street
New York, New York 10285

Ladies and Gentlemen:

We have acted as special counsel to American Express Company, a New York corporation (the "Company"), in connection with its offering pursuant to a registration statement on Form S-3 (No. 333-276975) of €750,000,000 aggregate principal amount of the Company's 3.835% Fixed-to-Floating Rate Notes due June 16, 2034 (the "Securities"). Such registration statement, as amended as of its most recent effective date (June 10, 2026), insofar as it relates to the Securities (as determined for purposes of Rule 430B(f)(2) under the Securities Act of 1933, as amended (the "Securities Act")), is herein called the "Registration Statement," and the related prospectus, dated February 9, 2024, as supplemented by the prospectus supplement thereto, dated June 10, 2026, is herein called the "Prospectus." The Securities were issued under a senior indenture, dated as of August 1, 2007 (the "Base Indenture"), between the Company and The Bank of New York Mellon, as trustee (the "Trustee"), as supplemented by the first supplemental indenture thereto dated as of February 12, 2021 (the "First Supplemental Indenture") and by the second supplemental indenture thereto dated as of May 1, 2023 (the "Second Supplemental Indenture" and the Base Indenture as supplemented by the First Supplemental Indenture and the Second Supplemental Indenture, the "Indenture"), each between the Company and the Trustee.

In arriving at the opinions expressed below, we have reviewed the following documents:

(a) an executed copy of the terms agreement, dated June 10, 2026, between the Company and the several underwriters named in Schedule I thereto, and the American Express Company – Debt Securities – Underwriting Agreement Basic Provisions incorporated by reference therein;

(b) the Registration Statement;

(c) the Prospectus;

(d) an executed copy of the Indenture; and