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AMERICAN EXPRESS CO Form 8-K November 15, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 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): November 15, 2004

AMERICAN EXPRESS COMPANY (Exact name of registrant as specified in its charter)

New York	1-7657	13-4922250
(State or other jurisdiction of incorporation or organization)	on (Commission File Number)	(I.R.S. Employer Identification No.)
	orld Financial Center , New York	10285
(Address of princip	al executive offices)	(Zip Code)
Registrant's telepho	ne number, including area cod	de: (212) 640-2000
(Former name or f	ormer address, if changed sin	nce last report)
simultaneously satisfy the	below if the Form 8-K filing filing obligation of the reg see General Instruction A.2.	gistrant under any of
Written communica (17 CFR 230.425)	tions pursuant to Rule 425 un	nder the Securities Act
Soliciting materia (17 CFR 240.14a-1	al pursuant to Rule 14a-12 um 2)	nder the Exchange Act
Pre-commencement Exchange Act (17	communications pursuant to Ru CFR 240.14d-2(b))	ule 14d-2(b) under the
Pre-commencement Exchange Act (17	communications pursuant to Ru CFR 240.13e-4(c))	ule 13e-4(c) under the

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Item 7.01 Regulation FD Disclosure.

On November 15, 2004, American Express Company (the "Company") announced the filing of a lawsuit against Visa, MasterCard and eight major banks that are members of the two card associations. The suit seeks monetary damages for the business lost as a result of the illegal, anti-competitive practices of the card associations in the bank-issued card business in the United States. Information contained in such press release is furnished herein in Exhibit 99.1 and is hereby incorporated by reference.

Exhibit

99.1 Press Release, dated November 15, 2004, of American Express Company announcing the filing of a lawsuit against Visa, MasterCard and eight major banks that are members of the two card associations.

SIGNATURE

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/ Stephen P. Norman

Name: Stephen P. Norman

Title: Secretary

DATE: November 15, 2004

EXHIBIT INDEX

Item No. Description

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