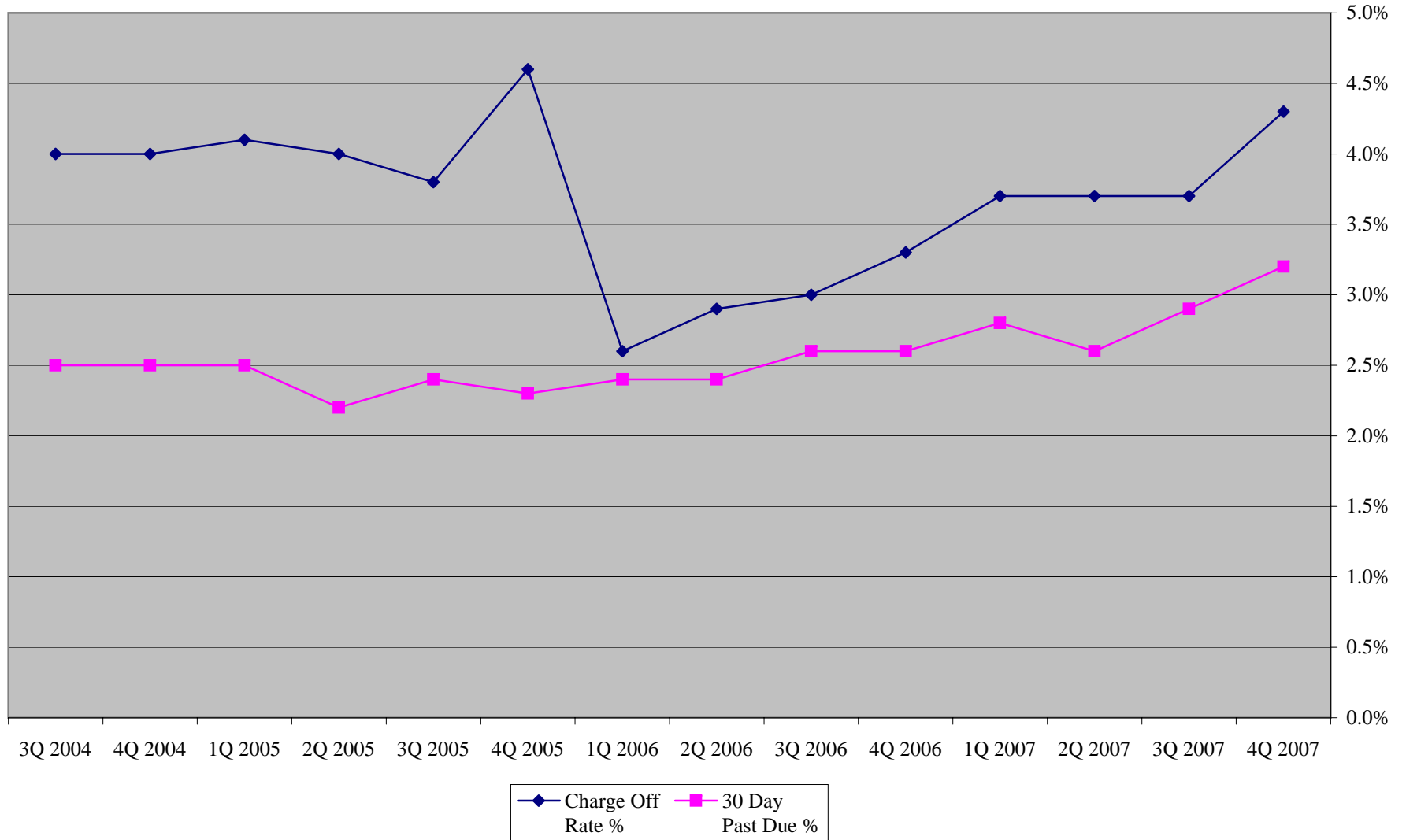


American Express 30 Day Past Due (%) and Charge Off (%)



Source: American Express
Top Gun Financial Planning
(www.topgunfp.com)