

Exhibit 4
American Express Convenience Fee Policy
Revised October 1, 2010

This document summarizes American Express' policy on merchants that impose convenience fees on customers, as reflected in sections 3.2 and 12.6 of the "American Express Merchant Regulations – U.S." It is accurate as of October 2010 and is subject to change at any time.

This section applies to Merchants that we classify in the government, utilities, or higher education industries.

Customers should feel free to use all forms of payment that Merchants accept without being penalized for choosing a particular form of payment. To promote consumer choice, Merchants are generally prohibited from imposing any restrictions, conditions, or disadvantages when the Card is accepted that are not imposed equally on all Other Payment Products. See [section 3.2, "treatment of the American Express brand."](#)

The Merchant must not impose a higher convenience fee on Charges than it imposes on Other Payment Products, except for automated clearing house funds transfers, cash, and checks. American Express views discrimination against Cardmembers as a breach of the Agreement.

Merchants in the government, utilities and higher education sectors may assess convenience fees on Charges, provided that they comply with the other requirements of this section, as follows:

- Merchants classified as government Entities, including government utilities, and privately owned utilities may assess convenience fees on all Charges.
- Merchants classified as higher educational institutions may assess convenience fees only on Charges for tuition, room and board or other mandatory fees.

The Merchant must clearly disclose the amount of convenience fees to the customer and give the customer the opportunity to cancel the Charge if the customer does not want to pay the convenience fee.

Any explanation, verbal or written, describing why the convenience fee is being assessed, or how it is calculated, must characterize the convenience fee as an assessment to cover the Merchant's administrative costs and not as an assessment to cover the Merchant's cost of accepting the Card.

Your third party service provider can only assess a convenience fee when it accepts the Card for the foregoing Charges in compliance with the requirements of this section.