

DON'T *do business* **WITHOUT IT™**

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Customer Testimonial: Coastal Signature Homes



“ Working with American Express eases the day-to-day business of building homes. ”

- Steve Tilton, Coastal Signature Homes

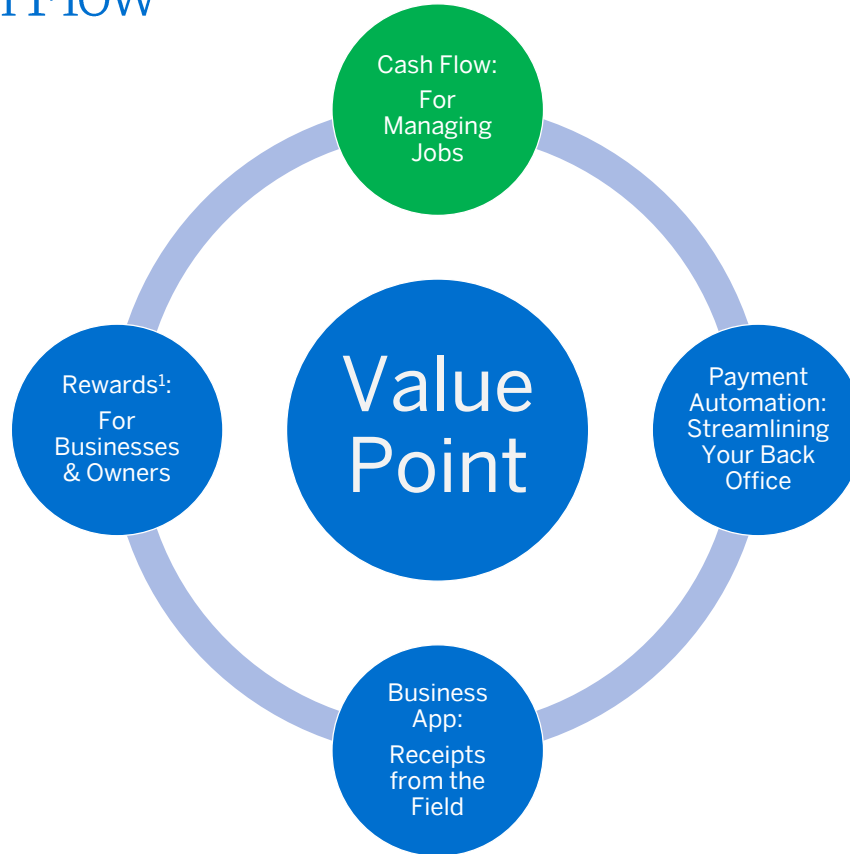


We help with these 4 Challenges:

- Cash flow management in a growing and fast paced building industry
- Fraud issues and social distancing constraints associated with accounts payable
- Getting accurate job cost data from the field
- Delivering value back to the business owner

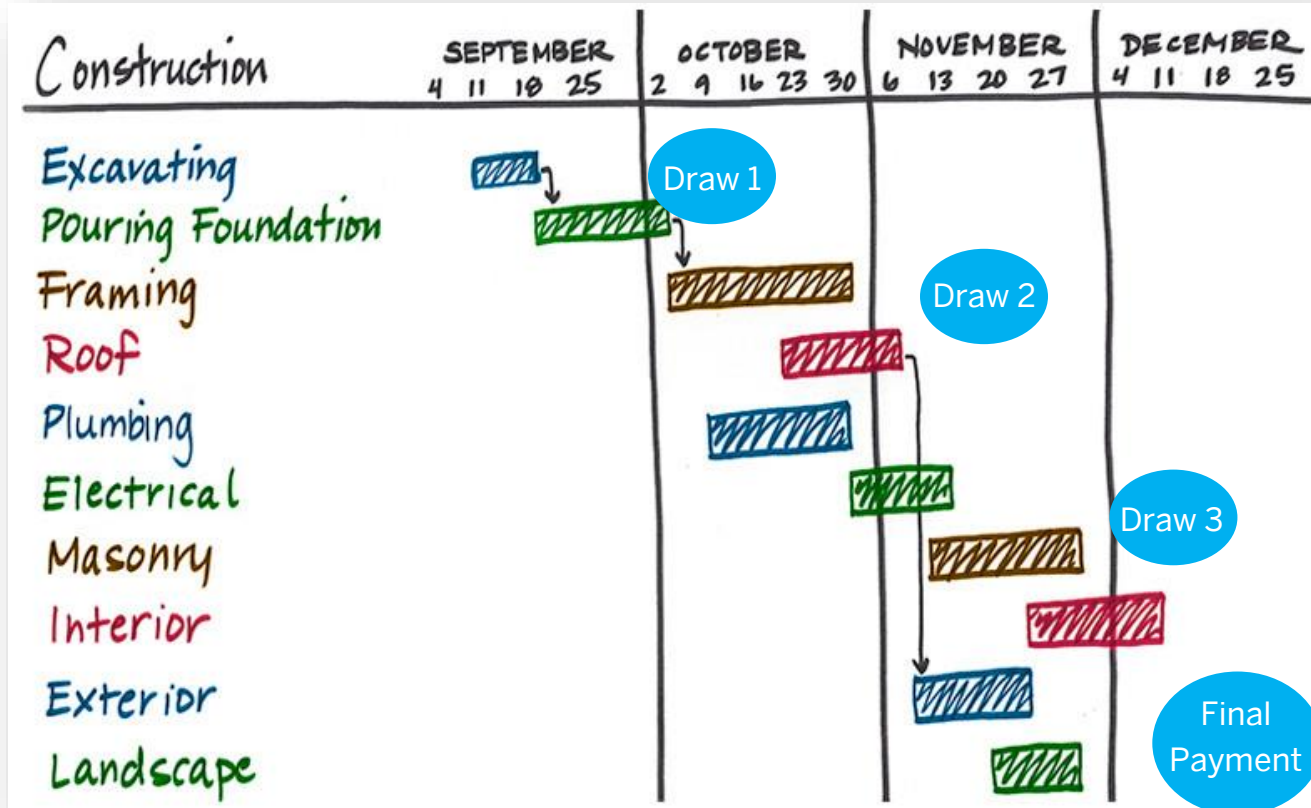


Value Point: Cash Flow



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Increasing cash flow throughout the construction process



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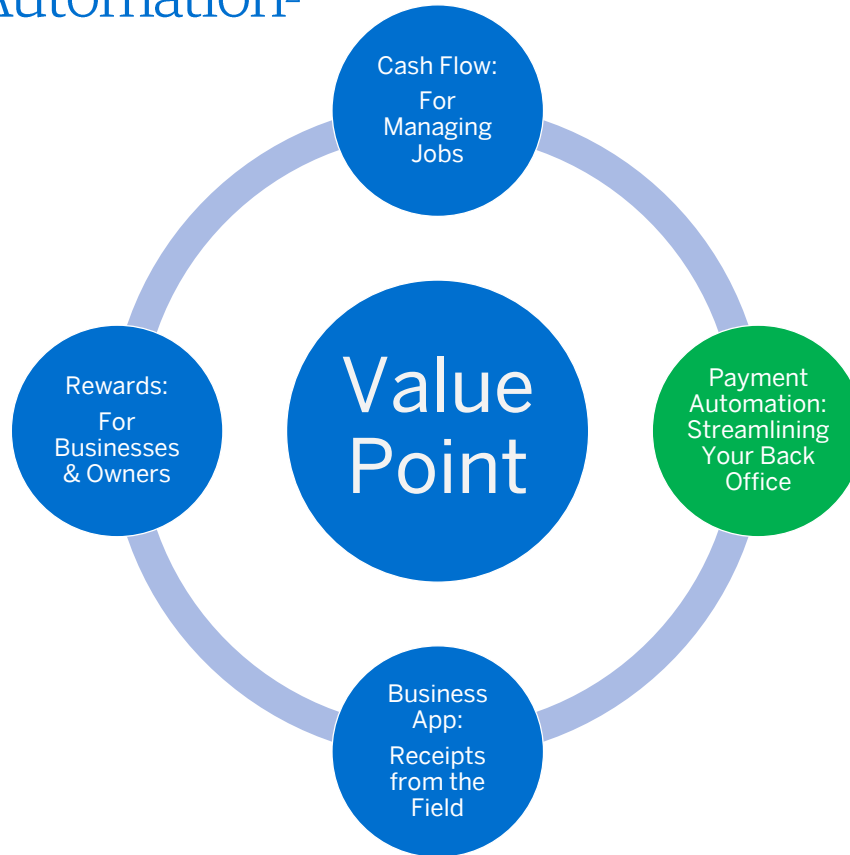
The buyer-supplier relationship is a **partnership**.
Helping achieve a “**win-win**” for both parties.



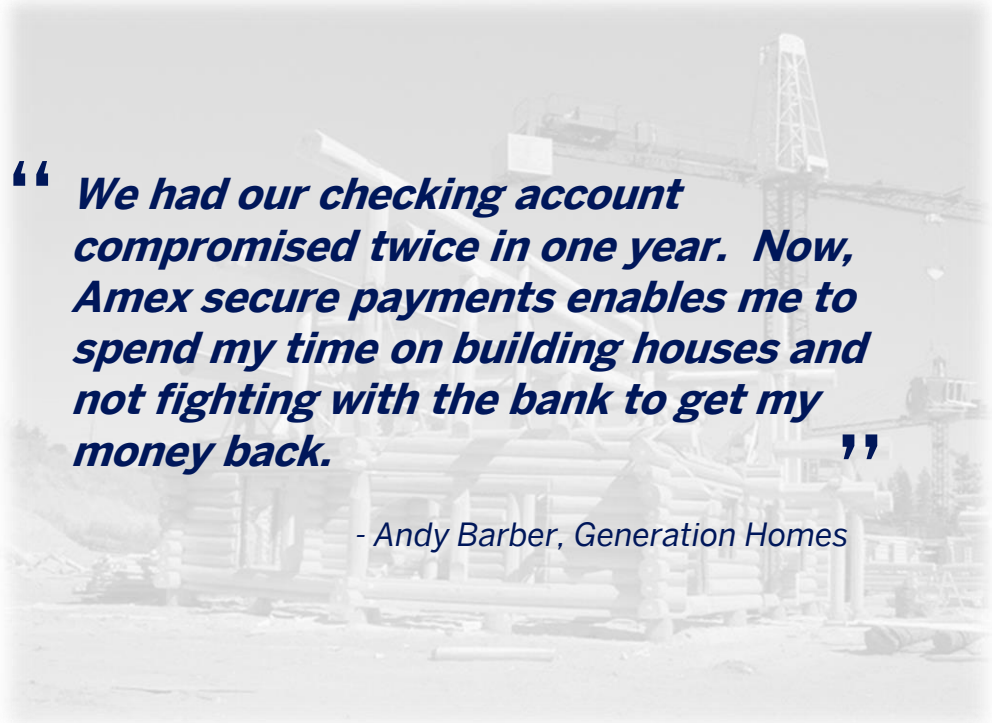
- ✓ **Improved working capital and operating cash flow**
- ✓ **Increased flexibility and funding control**
- ✓ **Increased efficiency in payment processes**
- ✓ **Stronger business relationships**



Value Point: AP Automation²



Customer Testimonial: Generation Homes



“ We had our checking account compromised twice in one year. Now, Amex secure payments enables me to spend my time on building houses and not fighting with the bank to get my money back. ”

- Andy Barber, Generation Homes

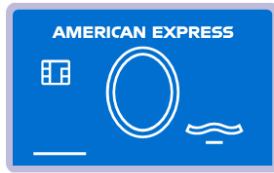


Payments challenges- check fraud & pandemic related

- **Ongoing issue:** issues with check fraud
- **Pandemic related issue:** Subcontractors picking up checks in person
- **Pandemic related issue:** General issues physically coming to office



How it works - Payment Automation



1 Enroll Suppliers

Provide our team of specialists with a list of your suppliers and we will onboard them. Then upload your payment file.



2 Pay

Payment will be processed through ACH, check or American Express® Virtual Card.

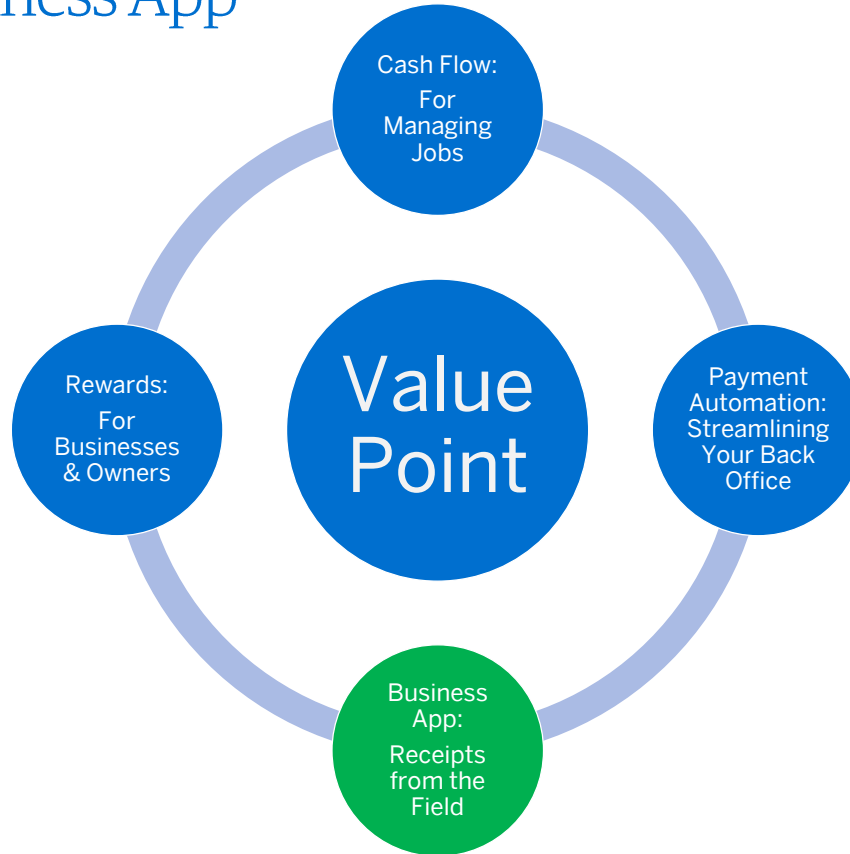


3 Reconcile

Help simplify reconciliation by gaining visibility into your transactions by supplier and payment method on one platform.



Value Point: Business App



The American Express® Business App³

QUICK AND CONVENIENT TOOL FOR CARD MEMBERS TO CAPTURE, ATTACH AND MANAGE RECEIPTS ON THE GO – AND MUCH MORE

GENERAL FEATURES FOR CARD MEMBERS



Manage and match receipts with transactions in amerinexpress.com and American Express® App.



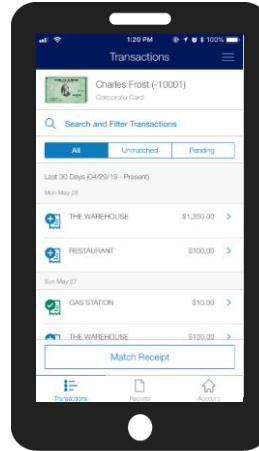
Set receipt image upload reminders and push notifications using the app.



Find nearby merchants where Card Members can use their Card with American Express Maps.



Explore applicable Card Member benefits with the Benefits Dashboard.



Pay bills and check account balance

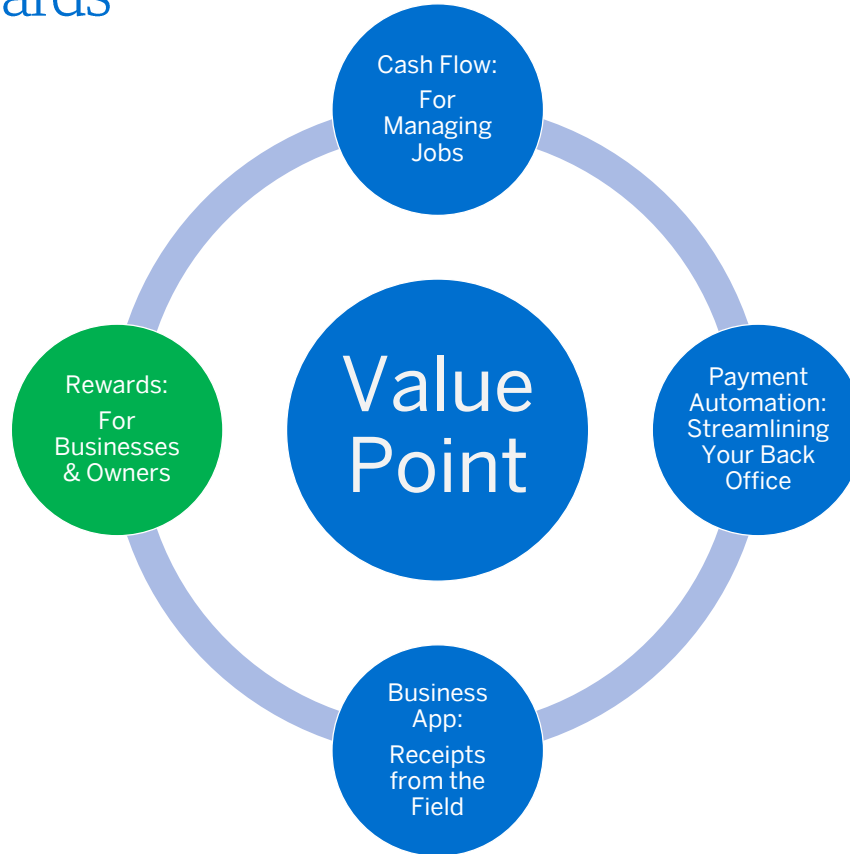
Email transaction details, receipts images and receipt reports to builder's account payable team

Manage and create expense reports with up to 50 transactions and receipts



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Value Point: Rewards



When it comes to backing, you've got options

No two businesses have the same needs, especially in this rapidly changing time. With a variety of Cards to choose from, you can make sure that your business is taken care of with the solutions that are best for both your company and your employees.

Best for Small Businesses

The Plum Card® from American Express
American Express® Business Gold Card
American Express Business Platinum® Card



How Do We Reward You?

Business Gold and Business Platinum Card Members can earn Membership Rewards® points⁴ individually Plum Card Members have access to early pay discounts⁵ and deferred payment⁶ options.

How Many Employee Cards Do We Offer?

Up to 99 Cards.

What Are Your Liability Options?

Joint & Several Liability — Company & Basic Card Member.

What Reporting Tools Come With These Cards?

We'll offer your business access to reporting tools, like Account Manager⁷ and Year-End Summary⁸, that can provide valuable insights into Card spending, data sets, and employee expenses.

Best for Large Corporations

American Express® Corporate Green Card
American Express® Corporate Gold Card
American Express Corporate Platinum® Card



How Do We Reward You?

Corporate Card Members can pick between earning Membership Rewards points on a company level or an individual employee level.^{9,10} Plus, Card Members have access to personal perks, like 3X Uber reward points on orders with Uber Eats.¹¹

How Many Employee Cards Do We Offer?

There's no limit on the number of Cards with the Corporate Card Program.

What Are Your Liability Options?

Full Corporate & Combined Liability — Company handles business charges while non-business charges extend to Card Member or company.

What Reporting Tools Come With These Cards?

We'll offer your company customized reports to help you manage your program, gain spending visibility, and create intuitive reporting tools for easier reconciliation with American Express @Work[®].¹² Plus, we'll enable you to automate and streamline your supplier payments from anywhere in the world.¹³



Contact your American Express® representative or visit americanexpress.com/us/small-business. And check out [Business Class](#) to read more about how American Express has your back, today and every day.

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See Reverse for Terms and Conditions.¹⁴

Unique Offer for NAHB Members – Most popular Card

Exclusive Business Platinum Card® offer for NAHB Members



Eligible NAHB members can earn **125,000 Membership Rewards® points** after they spend \$30,000 on eligible purchases in the first three months of Card Membership. Terms apply.*



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Unique Offer for NAHB Members – Next steps

- Fill out the form: www.nahb.org/amex
- Local Amex representative will contact your member to customize a solution



Tell us about your business

By learning more we can provide you with information that could help better your business.

Company Name

First Name

Last Name



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Terms & conditions

¹Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

²Users may be required to enroll their eligible American Express Business, Corporate or Corporate Purchasing Card for virtual payments on the American Express B2B Payments Card Enrollment portal. Users must sign up with one of our participating financial software providers and are subject to their terms. Fees may apply. To learn more, please contact your American Express representative

³The American Express[®] Business App is available with American Express Business and Corporate Cards. Functionality may differ based on Card product or program. American Express is not responsible for the completeness or accuracy of receipts displayed. Receipts will be stored until the earliest of the following: (1) seven years from the end of the calendar year that the receipt was uploaded or (2) the date that your online account is closed. American Express reserves the right to delete or purge receipts for any reason in its sole discretion, with or without notice. The Amex[®] Business App is available on the App Store[®] and Google Play[™]. Apple, the Apple logo and iPhone are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

⁴ Terms and Conditions for the Membership Rewards[®] program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo.

⁵ Get a 1.5% discount on the portion of your eligible charges balance that you pay within 10 days of your statement closing date, as long as you pay at least your Minimum Payment Due by your Payment Due Date. The discount will appear as a credit on the following billing statement. Eligible charges are purchases for goods and services minus returns and other credits. Eligible charges do NOT include previously deferred amounts, past due amounts, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.



Terms & conditions continued

⁶ If you pay at least the Minimum Payment Due (which is 10% of the balance from new activity on your current billing statement plus the entire amount of any previously deferred balance, as long as your account is current) by the Payment Due Date on your current billing statement, you can defer payment of the remainder of your New Balance until the Payment Due Date on your next billing statement without incurring interest.

⁷ Account Manager Account Managers must be at least 18 years old and have a U.S. Mailing Address and Social Security Number.

⁸ Year-End Summary The Online Year-End Summary, typically available in January, reflects charges posted to your account from January 1st through December 31st of the prior year.

⁹ Enrollment in the Membership Rewards[®] program is required. The Corporate Green Card[®] and the Global Dollar Card - American Express[®] Corporate Card is charged a \$55 annual enrollment fee. A program fee is not applied for the Corporate Gold Card[®], Corporate Platinum Card[®], Global Dollar Card - American Express[®] Corporate Platinum Card, and Global Dollar Card - American Express[®] Corporate Executive Gold Card. Some Corporate Cards are not eligible for enrollment. For a full list of eligible Corporate Cards, please see the full Membership Rewards Terms and Conditions. Card Member eligibility for enrollment is based upon the company's participation in the Membership Rewards program. Get one Membership Rewards point for every dollar or for every two dollars of eligible purchases charged on enrolled Corporate Green Cards[®], Corporate Gold Cards[®], and Corporate Platinum Cards[®], depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.

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Terms & conditions continued

¹⁰ Enrollment in the Corporate Membership Rewards program is required. Only the American Express® Corporate Green Card, American Express® Corporate Gold Card, and Corporate Platinum Card® from American Express are eligible to enroll in the Corporate Membership Rewards program. The Program Administrator is charged a \$90 annual enrollment fee for each enrolled Corporate Green Card. A program fee is not applied for the Corporate Gold Card and Corporate Platinum Card®. Get one Corporate Membership Rewards point for every dollar of eligible purchases charged on enrolled American Express® Corporate Cards. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. If the Corporate Card Member is transferring from an existing Membership Rewards program to the Corporate Membership Rewards program, the Card Member will have 30 days to use any existing Membership Rewards points before they are forfeited.

The redemption value of Corporate Membership Rewards points varies according to how you choose to use them. For the full terms and conditions for the Corporate Membership Rewards® program please visit americanexpress.com/corporatemrterms for more information. Participating Corporate Membership Rewards partners, available rewards, and point levels are subject to change without notice.

¹¹ Uber Corporate Rewards Standard Rate: The standard U.S. Uber Rewards rate is one point per eligible dollar for Pool, Express Pool, and Uber Eats orders; two points per eligible dollar for X, XL, WAV/Assist, Comfort, and Select; and three points per eligible dollar for Uber Black and Black SUV rides. Uber Taxi and JUMP rides do not earn points. If users do not earn reward points on a ride, they will not earn extra reward points through the American Express benefit. The extra reward points earned through the Amex benefit are Uber reward points only, meaning that they count toward redemption awards earned every 500 reward points but, unlike “level points,” do not count toward Uber Rewards membership levels (Blue, Gold, Platinum, and Diamond). See U.S. Uber Rewards Program Terms for details. For information on what constitutes an eligible dollar, users can visit the U.S. Uber Rewards Program Terms and Conditions in their Uber app or at <https://www.uber.com/legal/rewards-program/program-terms/>.

Promotions: Any additional promotions that Uber runs will not impact the number of extra reward points provided by the Amex benefit.

Uber Cash: Uber rides and Uber Eats orders paid for using only Uber Cash will not earn extra reward points through the American Express benefit, even if the Uber Cash was paid for using an eligible American Express Corporate Card.



Terms & conditions continued

Eligible Card Members: To be eligible for the benefit, Card Members must first open the app and enroll in the U.S. Uber Rewards program, which requires being physically in the United States at the time of enrollment. Card Members already enrolled in Uber Rewards can verify the market in which they are enrolled by checking the Uber Rewards Program Terms & Conditions in their app. Card Members can contact Uber Support regarding any issues they have enrolling. Extra reward points with Uber Rewards, which is the ability to earn extra reward points with your eligible Amex Card, is available to U.S. Corporate Card Members with the following Cards: American Express® Corporate Green Card, American Express® Corporate Gold Card, and the Corporate Platinum Card® from American Express. Priority pickups at most U.S. airports is available to American Express® Corporate Gold Card Members and Card Members with the Corporate Platinum Card® from American Express. Priority pickups is based on driver availability. Shorter wait times are not guaranteed for any given airport pickup. Card Members with the Corporate Platinum Card® from American Express also have the ability to request to ride with highly rated drivers where available. Ratings and trip thresholds for highly rated drivers may vary by city and over time. This benefit may not be available in all locations. Requests may be unfulfilled if no eligible drivers are available. Terms apply. Visit the Uber Rewards Benefit Terms at <https://www.uber.com/legal/rewards-program/benefits-terms/> for details on Uber Rewards.

¹² Use of American Express @ Work® is restricted to employees, contractors and/or agents that the Company, and its representatives designate for the sole purpose of performing online account queries and maintenance, including accessing and/or creating reports relating to the Company's American Express® Corporate Card programs. @ Work is available to all companies with an American Express Corporate Card. Enrollment is required. To enroll in @ Work please contact your American Express Representative or call 1-888-800-8564.

¹³ Users may be required to enroll their eligible American Express Business, Corporate or Corporate Purchasing Card for virtual payments on the American Express B2B Payments Card Enrollment portal. Users must sign up with one of our participating financial software providers and are subject to their terms. Fees may apply. To learn more, please contact your American Express representative.

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Offer Terms

** You can earn 125,000 Membership Rewards Points after you spend \$30,000 or more on eligible purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$30,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The 125,000 points will be credited to your Membership Rewards account 8-12 weeks after you have met the Threshold Amount. American Express reserves the right to modify or revoke offer at any time.*

If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with the welcome offer in any way or that you intend to do so (for example, if you applied for one or more cards to obtain a welcome offer(s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit Membership Rewards Points to, we may freeze Membership Rewards Points credited to, or we may take away Membership Rewards Points from your account. We may also cancel this Card account and other Card accounts you may have with us.

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