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AMERICAN EXPRESS CO
Form 8-K
July 22, 2002

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): July 22, 2002

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) | (Commission File Number) | (I.R.S. Employer Identification No.) |

| | |
|--|------------|
| 200 Vesey Street, World Financial Center New York, New York | 10285 |
| (Address of principal executive offices) | (Zip Code) |

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

(Former name or former address, if changed since last report)

Item 5. Other Events.

On July 22, 2002, the Registrant issued a press release announcing its 2002 second quarter earnings and distributed a 2002 Second Quarter Earnings

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Supplement. Such press release is filed herein as Exhibit 99.1, and such Earnings Supplement is filed herein as Exhibit 99.2.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits

- 99.1 Press release of American Express Company announcing its 2002 second quarter earnings, dated July 22, 2002.
- 99.2 2002 Second Quarter Earnings Supplement of American Express Company.

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: July 22, 2002

EXHIBIT INDEX

| Item No. ----- | Description ----- |
|-------------------|---|
| 99.1 | Press release of American Express Company announcing its 2002 second quarter earnings, dated July 22, 2002. |
| 99.2 | 2002 Second Quarter Earnings Supplement of American Express Company. |