

Pricing Supplement No. 144  
Dated: October 29, 2015  
(To Prospectus dated May 13, 2015 and Prospectus Supplement dated May 13, 2015)

#### CALCULATION OF REGISTRATION FEE

Class of securities offered	Medium-Term Senior Notes, Series F
Aggregate offering price	\$250,000,000
Amount of registration fee	\$25,175*

\*The filing fee of \$25,175 is calculated in accordance with Rule 457(r) of the Securities Act of 1933.

This Pricing Supplement consists of 4 pages.

#### AMERICAN EXPRESS CREDIT CORPORATION

Medium-Term Senior Notes, Series F  
Due Nine Months or More from Date of Issue

Principal Amount or Face Amount: \$250,000,000

Issue Price: 100.00%, plus accrued interest, if any, from November 5, 2015

Proceeds to Company on original issuance: \$249,375,000 (before expenses)

Commission: \$625,000 (0.25%)

Agent:

- Barclays Capital Inc.
- BNY Mellon Capital Markets, LLC
- CastleOak Securities, L.P.
- Citigroup Global Markets Inc.
- Credit Suisse Securities (USA) LLC
- Deutsche Bank Securities Inc.
- Goldman, Sachs & Co.
- HSBC Securities (USA) Inc.
- J. P. Morgan Securities LLC
- Lebenthal & Co., LLC
- Lloyds Securities Inc.
- Merrill Lynch, Pierce, Fenner & Smith  
Incorporated
- Mischler Financial Group, Inc.
- Mitsubishi UFJ Securities (USA), Inc.
- Mizuho Securities USA Inc.
- RBC Capital Markets, LLC
- RBS Securities Inc.
- Samuel A. Ramirez & Company, Inc.
- SMBC Nikko Securities America, Inc.
- TD Securities (USA) LLC
- UBS Securities LLC
- U.S. Bancorp Investments, Inc.
- Wells Fargo Securities, LLC
- The Williams Capital Group, L.P.

Agent	Amount
Credit Suisse Securities (USA) LLC Merrill Lynch, Pierce, Fenner & Smith Incorporated.	\$ 66,667,000
UBS Securities LLC	\$ 66,666,000
BMO Capital Markets Corp.	\$ 15,000,000
RBS Securities Inc.	\$ 15,000,000
TD Securities (USA) LLC	\$ 15,000,000
Drexel Hamilton, LLC	\$ 2,500,000
Samuel A. Ramirez & Company, Inc.	\$ 2,500,000
<b>Total</b>	<b>\$ 250,000,000</b>

Agents' capacity on original issuance:

As Agent  
 As Principal

If as principal:

- The Notes are being offered at varying prices related to prevailing market prices at the time of resale.  
 The Notes are being offered at a fixed initial public offering price of 100.00% of Principal Amount or Face Amount.

Form of Note:  Global  Definitive

Trade Date: October 29, 2015

Original Issue Date: November 5, 2015

Stated Maturity: November 5, 2018

Specified Currency (if other than U.S. Dollars): N/A

Authorized Denominations: Minimum denominations of \$2,000 and integral multiples of \$1,000 in excess thereof

Interest Payment Dates: Interest on the notes is payable on February 5, May 5, August 5 and November 5 of each year, beginning February 5 2016; subject to adjustment in accordance with the modified following business day convention.

First Interest Payment Date: February 5, 2016

Indexed Principal Note:  Yes (See Attached)  No

Type of Interest Rate:  Fixed Rate  Floating Rate  Indexed Rate (See Attached)

Interest Rate (Fixed Rate Notes): N/A

Initial Interest Rate (Floating Rate Notes): TBD

Base Rate:  CD Rate  Commercial Paper Rate  
 EURIBOR  Federal Funds Rate  
 LIBOR  Treasury Rate  
 Prime Rate  Other (See Attached)

Calculation Agent: The Bank of New York Mellon

Computation of Interest:

- 30 over 360                       Actual over Actual  
 Actual over 360                       Other (See Attached)

Interest Reset Dates: Quarterly on the 5<sup>th</sup> day of each February, May, August and November; subject to adjustment in accordance with the modified following business day convention.

Rate Determination Dates: Second London banking day prior to applicable Interest Reset Date

Index Maturity: 90 days

Spread (+/-): +78 basis points

Spread Multiplier: None

Change in Spread, Spread Multiplier or Fixed Interest Rate prior to Stated Maturity:

- Yes (See Attached)                       No

Maximum Interest Rate: None

Minimum Interest Rate: None

Amortizing Note:  Yes (See Attached)                       No

Optional Redemption:  Yes  No

Optional Redemption Dates: On or after the date that is 31 days prior to maturity  
Redemption Prices: 100% of the principal amount of the notes being redeemed, together with any accrued and unpaid interest thereon to, but excluding, the date fixed for redemption

Redemption:  In whole only and not in part  
 May be in whole or in part

Optional Repayment:  Yes  No

Optional Repayment Dates: N/A

Optional Repayment Prices: N/A

Discount Note:  Yes  No

Total Amount of OID: N/A

Bond Yield to Call: N/A

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Yield to Maturity: N/A

CUSIP: 0258M0EA3

ISIN: US0258M0EA32

DESCRIPTION OF THE NOTES:

The description in this Pricing Supplement of the particular terms of the Medium-Term Senior Notes offered hereby supplements, and to the extent inconsistent therewith replaces, the description of the general terms and provisions of the Notes set forth in the accompanying Prospectus dated May 13, 2015 and Prospectus Supplement dated May 13, 2015 to which reference is hereby made.

PLAN OF DISTRIBUTION

## Selling Restrictions

### Canada

The notes may be sold only to purchasers purchasing, or deemed to be purchasing, as principal that are accredited investors, as defined in National Instrument 45-106 Prospectus Exemptions or subsection 73.3(1) of the Securities Act (Ontario), and are permitted clients, as defined in National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations. Any resale of the notes must be made in accordance with an exemption from, or in a transaction not subject to, the prospectus requirements of applicable securities laws.

Securities legislation in certain provinces or territories of Canada may provide a purchaser with remedies for rescission or damages if this prospectus (including any amendment thereto) contains a misrepresentation, provided that the remedies for rescission or damages are exercised by the purchaser within the time limit prescribed by the securities legislation of the purchaser's province or territory. The purchaser should refer to any applicable provisions of the securities legislation of the purchaser's province or territory for particulars of these rights or consult with a legal advisor.

Pursuant to section 3A.3 of National Instrument 33-105 Underwriting Conflicts (NI 33-105), the dealers are not required to comply with the disclosure requirements of NI 33-105 regarding underwriter conflicts of interest in connection with this offering.

### DISCLOSURE RELATED TO FATCA

Disclosure under the "*Taxation — Certain U.S. Federal Income Tax Consequences — Foreign Accounts*" section of the Prospectus, dated May 13, 2015, shall be deleted in its entirety and replaced with the following:

"A United States law enacted in 2010 and commonly referred to as FATCA potentially imposes a withholding tax of 30% on payments of (i) interest on a debt obligation of a United States issuer and (ii) after December 31, 2018, gross proceeds from the sale or other disposition of such a debt obligation, in each case made to (a) a foreign financial institution (as a beneficial owner or as an intermediary), unless such institution enters into an agreement with the United States government to collect and report (or is required by applicable local law) to collect and provide to the United States or other relevant tax authorities certain information regarding United States account holders of such institution or (b) a non-United States entity (as a beneficial owner) that is not a financial institution unless such entity provides the withholding agent with a certification that it does not have any substantial United States owners or that identifies its substantial United States owners, which generally includes any specified United States person that directly or indirectly owns more than a specified percentage of such entity. FATCA applies to the debt securities. United States Holders that will hold the debt securities through a non-United States intermediary and Non-United States Holders are urged to consult their own tax advisors regarding foreign account tax compliance."

### DISCLOSURE RELATED TO TIMING OF CLOSING

We expect that delivery of the Series F notes will be made against payment therefor on or about November 5, 2015, which will be on the fifth business day following the date the Series F notes are priced. Under Rule 15c6-1 of the Exchange Act, trades in the secondary market generally are required to settle in three business days, unless the parties to a trade expressly agree otherwise. Accordingly, purchasers who wish to trade the Series F notes on the date of pricing or the next succeeding business day will be required, by virtue of the fact that the Series F notes initially will settle in T+5, to specify alternative settlement arrangements to prevent a failed settlement and should consult their own advisors.

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### INCORPORATION OF CERTAIN DOCUMENTS BY REFERENCE

This pricing supplement hereby incorporates by reference the document set forth below (in addition to the documents incorporated by reference in the Prospectus and Prospectus Supplement):

**Filings of American Express Credit Corporation (SEC File No. 001-06908)**

Current Report on Form 8-K

**Date**

October 28, 2015

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