

Pricing Supplement No. 139

Dated: July 28, 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	\$900,000,000
Amount of registration fee	\$104,580*

*The filing fee of \$104,580 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: \$900,000,000

Issue Price: 99.869%, plus accrued interest, if any, from July 31, 2015

Proceeds to Company on original issuance: \$896,571,000 (before expenses)

Commission: \$2,250,000 (0.25%)

Agent:

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

<u>Agent</u>	<u>Amount</u>
Deutsche Bank Securities Inc.	\$240,000,000
Mizuho Securities USA Inc.	\$240,000,000
Wells Fargo Securities, LLC	\$240,000,000
Mitsubishi UFJ Securities (USA), Inc.	\$51,000,000
Standard Chartered Bank.....	\$51,000,000
U.S. Bancorp Investments, Inc.	\$51,000,000
The Williams Capital Group, L.P.	\$18,000,000
Samuel A. Ramirez & Company, Inc.	\$9,000,000
Total.....	<u>\$900,000,000</u>

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 99.869% of Principal Amount or Face Amount.

Form of Note: Global Definitive

Trade Date: July 28, 2015

Original Issue Date: July 31, 2015

Stated Maturity: July 31, 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: Semi-annually on the 31st day of each January and July. If the interest payment date falls on a day that is not a Business Day, interest will be paid on the next succeeding Business Day.

First Interest Payment Date: January 31, 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): 1.800%

Initial Interest Rate (Floating Rate Notes): N/A

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

Calculation Agent: N/A

Computation of Interest:

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

Interest Reset Dates: N/A

Rate Determination Dates: N/A

Index Maturity: N/A

Spread (+/-): N/A

Spread Multiplier: N/A

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

Yield to Maturity: 1.845%

CUSIP: 0258M0DV8

ISIN: US0258M0DV87

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.

Standard Chartered Bank will not effect any offers or sales of any notes in the United States unless it is through one or more U.S. registered broker-dealers as permitted by the regulations of FINRA.

RECENT DEVELOPMENTS:

Management does not expect pretax income, provision for losses or the ratio of earnings to fixed charges for the second quarter of 2015 to be materially different from results for the first quarter of 2015.