

Delta SkyMiles® Debit Card FAQ

1. Why the change to the existing Delta SkyMiles program?

We continually evaluate our product and services based on numerous factors, including the cost and resources required to provide those services. In order to continue to offer one of the only debit card-based airline programs, we have made some modifications to the terms and conditions of our Consumer Delta SkyMiles® World and Business Debit Card programs.

2. I am an existing Delta SkyMiles Debit Card holder. How do the changes to the program impact me?

Client Type	Current Checking Product	Current Pricing and Terms	Pricing and terms effective 7/25/2015
Existing Consumer Client	All SunTrust Checking products, EXCEPT Signature Advantage Checking	<ul style="list-style-type: none">• Earn 1 mile/\$1 spend• \$75 annual fee	<ul style="list-style-type: none">• Earn 1 mile/\$2 spend• \$95 annual fee• 2,000 mile cap per card/per month
New & Existing Consumer Client	Premier Banking	<ul style="list-style-type: none">• Earn 1 mile/\$1 spend• \$75 annual fee	<ul style="list-style-type: none">• Earn 1 mile/\$1 spend• \$25 annual fee• 4,000 mile cap per card/per month
New & Existing Consumer Client	Signature Advantage	<ul style="list-style-type: none">• Earn 1 mile/\$1 spend• \$75 annual fee	<ul style="list-style-type: none">• Earn 1 mile/\$1 spend• \$75 annual fee• 4,000 mile cap per card/per month
New & Existing Business Clients	All SunTrust Business Checking products, EXCEPT Primary Business Checking	<ul style="list-style-type: none">• Earn 1 mile/\$2 spend• \$75 annual fee	<ul style="list-style-type: none">• Earn 1 mile/\$2 spend• \$75 annual fee• 2,000 mile cap per card/per month

3. Do I have any options for a lower annual fee?

Yes, clients that choose to upgrade to Signature Advantage® checking will see their annual fee be reduced to \$75 and will also enjoy a much higher earning cap (4,000 miles per card/per month).

4. So, what is not changing on the Delta SkyMiles Debit Card?

- The ability to earn Double miles on any Delta purchase
- Qualifying for a one-time enrollment of 5,000 bonus miles
- MasterCard benefits:
 - ✓ Zero Liability
 - ✓ Price Protection
 - ✓ Extended Warranty
 - ✓ Satisfaction Guarantee

5. Can I keep my Delta SkyMiles card if I change my current checking account?

If you opened your checking account after 7/24/15 and subsequently change your checking account type, you will no longer qualify to have a Delta SkyMiles Debit Card.

6. When will my annual fee change?

At your next debit card anniversary billing date.

7. Can I add additional debit cards to my account?

Yes, up to **two on consumer** and up to **four on business**.

8. I do not have a SkyMiles account with Delta. How can I enroll?

Visit delta.com to sign up for a SkyMiles account.

9. Do I have to provide my SkyMiles account number when I open my new Delta SkyMiles® Debit Card?

Yes, to ensure your miles are credited promptly you will need to provide your SkyMiles account number.

10. What am I able to redeem with my SkyMiles?

SkyMiles members can redeem miles for future travel, upgrades and membership to the Delta Sky Club®. For complete details **visit: delta.com/membersguide.**

11. What are qualifying miles?

Qualifying miles are earned with PIN Point of Sale and signature-based purchases (including small dollar purchases that do not require a signature), Internet purchases, phone or mail order purchases or automatic bill payments using the SunTrust Debit Card number and expiration date qualify for mileage earnings. Cash advances, cash portions of a PIN POS sale with cash back, ATM transactions, tax payments, payments for stored-value cards, wire transfers, money transfers, money orders, cashier checks, quasi cash, traveler's cheques or purchases of monetary instruments do not qualify for mileage earnings. Additionally, if a transaction contains a combination of qualifying and non-qualifying transaction types, only the qualifying portion will earn mileage

12. What qualifies as double miles on Delta purchases?

Delta purchases are eligible purchases where Delta is the merchant of record, such as purchases through delta.com, phone reservations, or ticket counters, such as upgrades, miles, seat selection, Delta Sky Club® membership or passes, and pre-purchased meals, and in-flight purchases of food, alcoholic beverages and audio headsets, movies, shows and video games accessed via Delta's seatback in-flight entertainment, on Delta-operated flights (eligible purchases do not include any other in-flight purchases, such as in-flight wireless Internet access, shows, and movies accessed via a personal electronic device and associated services, and charitable contributions).

13. Are promotional and/or acquisition miles capped?

No, any promotional and/or acquisition miles are excluded from the monthly cap.

14. Where can I find more information regarding Delta SkyMiles Terms and Conditions?

[Click here](#) for current Delta SkyMiles Debit Card Terms and Conditions

15. If I decide I do not want the Delta SkyMiles Debit Card anymore, will the annual fee be refunded?

Yes, if the account was billed less than 6 months ago, you will receive a full refund. If the fee was billed more than 6 months ago, you will receive a fee refund for one half of the annual fee

16. When will SunTrust offer a Delta SkyMiles Debit Card with a chip?

SunTrust will begin issuing debit chip cards starting on September 14, 2015.