

## Terms and Conditions for Delta SkyMiles® Debit Cards

**Note:** The Delta SkyMiles World Debit Card is available with all Signature Advantage®, SunTrust Advantage and SunTrust Exclusive Checking accounts. The Delta SkyMiles Business Debit Card is available for all business checking accounts except for Primary Business Checking.

**Annual Fee:** The Delta SkyMiles World Debit Card Annual Fee is charged 45 days after the open date of the card and is based on the Sum of Balances on the last business day of the prior month. “Sum of Balances” includes total deposits in the Signature Advantage or SunTrust Advantage Checking accounts PLUS statement linked SunTrust deposit accounts (checking, savings, money market, or CDs), Trust accounts and IRA or Brokerage accounts introduced through SunTrust Investment Services, Inc. Annual Fee tiers are defined as follows: a) Sum of Balances of less than \$25,000 is charged an annual fee of \$95 b) Sum of Balances of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) Sum of Balances of \$100,000 or more is charged an annual fee of \$25. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For clients of the SunTrust Premier Program, a reduced fee of \$25 will apply. For SunTrust Private Wealth Management Clients<sup>1</sup> & SunTrust Exclusive Checking Account holders, the annual fee will be discounted to \$0. For cards opened before July 25, 2015 and not associated with a Signature Advantage account, the annual fee is \$95. The reduced annual fee for certain client segments applies regardless of deposit account type. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date. The annual fee for the Delta SkyMiles Business Debit Card is \$120.

**Earning Miles:** The Delta SkyMiles World Debit Card issued with a SunTrust Advantage Checking account earns 1 mile per \$2 for PIN Point of Sale and signature-based qualifying purchases. The Delta SkyMiles World Debit Card issued with a SunTrust Exclusive Checking account earns 1 mile per \$1 for PIN Point of Sale and signature-based qualifying purchases. The Delta SkyMiles World Debit Card issued with a Signature Advantage account earns 1 mile per \$1 for PIN Point of Sale and signature-based qualifying purchases. The Delta SkyMiles Business Debit Card earns 1 mile per \$2 for PIN Point of Sale and signature-based qualifying purchases. Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. For consumer cards opened before July 25, 2015 and not associated with a Signature Advantage account, the Delta SkyMiles World Debit Card earns 1 mile per \$2 for PIN Point of Sale and signature-based qualifying purchases. SunTrust may report the value of any reward received through any offer to the Internal Revenue Service as required by law. Any applicable taxes are the responsibility of the recipient. Any claims for missing or incorrect miles calculation must be made within 6 months of the date of the transaction(s) in question.

**Earning Additional Miles on Direct Delta Purchases with the Delta SkyMiles World Debit Card:** The Delta SkyMiles World Debit Card issued with SunTrust Advantage earns 1 additional mile for \$2 in direct Delta purchases. Delta SkyMiles Debit Cards issued with SunTrust Exclusive Checking accounts and Signature Advantage Checking earn 1 additional mile per \$1 for direct Delta purchases.

**Earning Additional Miles on Direct Delta Purchases with the Delta SkyMiles Business Debit Card:** The Business Delta SkyMiles Debit Card earns 1 additional mile per \$2 for direct Delta purchases.

Delta purchases are eligible purchases where Delta is the merchant of record, such as purchases via 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, on Delta-operated flights. Eligible purchases do not include any other in-flight purchases, such as in-flight wireless internet access, associated services, and charitable contributions. Delta purchases include Delta Vacation® packages but not other all-inclusive packages. Delta purchases include purchases of qualifying Delta, Delta Connection® carrier and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage

credit. Additional miles earned for Delta flight purchases made with the Delta SkyMiles Debit Card will be based on the total ticket price, including base fare, carrier-imposed surcharges and government-imposed taxes and fees.

**Qualifying Purchases:** Only 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. SunTrust reserves the right to revoke miles at any time if we determine that they were awarded (earned) for non-qualifying transactions types or in violation of the offer terms.

**Monthly Miles Earned Cap:** Delta SkyMiles World Debit Cards issued with SunTrust Exclusive, SunTrust Advantage and Signature Advantage accounts earn a maximum of 4,000 miles per card for combined PIN Point of Sale and signature-based purchases made within each 30 day period<sup>2</sup>; or a maximum of 2,000 miles per card within each 30 day period<sup>2</sup> if issued on all other Consumer accounts. The Delta SkyMiles Business Debit Card earns a maximum of 2,000 miles per card for PIN Point of Sale and signature-based purchases within each 30 day period<sup>2</sup>. New accounts, additional miles for a direct Delta purchase, and/or certain promotional miles offers are excluded from the cap.

**New Account Bonus:** The one-time enrollment bonus is 5,000 miles for the Delta SkyMiles World Debit Card and the Delta SkyMiles Business Debit Card. The one-time enrollment bonus will be awarded after the first PIN Point of Sale or signature-based qualifying purchase is made within the first 90 days of opening the debit card. Please allow 6-8 weeks for enrollment bonus miles to be credited to your Delta SkyMiles account after the qualifying purchase is made. Enrollment bonus miles are only available to new Delta SkyMiles World and Business Debit Card customers and cannot be combined with any other enrollment offer. Each checking account number is only eligible one time for enrollment benefits and bonus miles. Enrollment benefits and bonus miles will not be awarded to multiple signers on a single account. The SunTrust personal or business checking account must also be open and in good standing at the time the enrollment bonus miles are awarded. SunTrust and Delta reserve the right to revoke miles at any time and without prior notice if either suspects that the terms of the program have been breached by the client. In the event a card is closed before the monthly transmittal to Delta, the miles earned for that period will be forfeited<sup>2</sup>. SunTrust may report the value of any reward received through any offer to the Internal Revenue Service as required by law. Any applicable taxes are the responsibility of the recipient. Award Travel seats are limited and may not be available on all flights or in all markets. Taxes and fees for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. All SkyMiles program rules apply. To review the rules, please visit [delta.com/memborguide](https://delta.com/memborguide). The Delta SkyMiles Debit Cards are issued by SunTrust Banks, Inc. and are available in AL, AR, FL, GA, MD, MS, NC, SC, TN, VA and Washington D.C. Delta SkyMiles Debit Cards opened by members with a primary residence outside of the States listed above are subject to immediate closure, and any earned miles will be revoked. Delta and SkyMiles are registered marks of Delta Air Lines, Inc.

<sup>1</sup>SunTrust Private Wealth Management is a marketing name used by SunTrust Banks, Inc. and the following affiliates: Banking and trust products and services, including investment advisory products and services, are provided by SunTrust Bank. Securities insurance (including annuities) and other investment products and services are offered by SunTrust Investment Services, Inc., an SEC registered investment adviser and broker-dealer, member FINRA, SIPC, and a licensed insurance agency.

<sup>2</sup>Miles earned are calculated starting the 5th of each month and end on the 4th of the following month. If the 4th falls on a Saturday, then the date used to calculate will be the previous day.

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