

Terms and Conditions for Delta SkyMiles® Debit Cards

The Delta SkyMiles® Debit Card is available with Truist One, existing Truist Dimension, existing Signature Advantage, Truist Wealth and Truist Asset Management Account Checking Accounts. The Delta SkyMiles® Business Debit Card is available on Truist Dynamic Business Checking only.

Consumer Annual Fee: The Delta SkyMiles® Debit Card annual fee is charged 45 days after the open date of the card. For Truist One, existing Truist Dimension and existing Signature Advantage Checking accounts, the initial annual fee will be based on the sum of highest monthly average ledger balance of your combined eligible Truist consumer deposit balances on that date. Eligible Truist consumer deposit balances includes all checking, savings, Certificate of Deposit, Individual Retirement Account and/or all consumer investments through Truist Investment Services, Inc. titled in the owner or the co-owners name. Thereafter, for Truist One, existing Truist Dimension and existing Signature Advantage Checking, we will use the highest average monthly ledger balance of the 3 most previous months to determine your annual fee. Annual fee tiers are defined as follows: a) highest 3 month average ledger balance of less than \$25,000 is charged an annual fee of \$95 b) highest 3 month average ledger balance of \$25,000 and less than \$100,000 is charged an annual fee of \$75 and c) highest 3 month average ledger balance 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 Truist Wealth and Truist Asset Management Checking account clients, the annual fee will be discounted to \$0. For Delta SkyMiles® cards opened before July 15, 2015 and not associated with a Truist One, Truist Dimension Checking or Signature Advantage Checking Account, the annual fee is \$95. For clients whose relationship segment changes, the annual fee will be adjusted upon the next annual fee billing date.

Business Annual Fee: The Delta SkyMiles® Business Debit Card annual fee is charged 45 days after the open date of the card. For Truist Dynamic Business Checking account clients, the initial annual fee will be based on the sum of the highest monthly average balance of your combined Truist business deposit balances on that date. Thereafter, we will use the highest average monthly balance of the 3 most previous months to determine your annual fee. Annual fee tiers are defined as follows: a) highest 3 month average balance of less than \$25,000 is charged an annual fee of \$120, b) highest 3 month average balance of \$25,000 and less than \$50,000 is charged an annual fee of \$90 and c) highest 3 month average balance of \$50,000 or more is charged an annual fee of \$60. Annual fee will be calculated at the end of the month prior to the annual fee being charged. For all other Business Checking accounts, the annual fee is \$120.

Earning Miles:

Consumer Checking Type	Base Earn Rate
For Delta SkyMiles® cards opened before July 15, 2015	Earns 1 mile per \$2 for PIN Point of Sale and signature-based qualifying purchases.
Existing Signature Advantage Checking	Earns 1 mile per \$1 for PIN Point of Sale and signature-based qualifying purchases.
Existing Truist Dimension Checking	Earns 1 mile per \$2 for PIN Point of Sale and signature-based qualifying purchases.
Wealth and Truist Asset Management Account Checking	Earns 1 mile per \$1 for PIN Point of Sale and signature-based qualifying purchases.
Truist One Checking	Earns 1 mile per \$2 for PIN Point of Sale and signature-based qualifying purchases.

Business Checking Type	Base Earn Rate
All qualifying	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. Truist 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® Debit Card: The Delta SkyMiles® Debit Card earns 1 additional mile for \$2 in Direct Delta Purchases (as defined below). For Truist Wealth, Truist Asset Management Account and existing Signature Advantage Clients, Delta SkyMiles® Debit Card earns 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.

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, for purchases such as ticket, 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 Gift Cards and purchases made at deltashop.com and/or the Delta Flight Museum do not qualify. Delta purchases do include Delta Vacations® packages but not other all-inclusive packages. Delta purchases include purchases of qualifying Delta, Delta Connection® carrier and Delta Shuttle® flights purchased directly from Delta with 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 Truist 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. Truist 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® Debit card issued with Truist One, existing Truist Dimension, existing Signature Advantage, Truist Wealth and Truist Asset Management Account Checking accounts earn a maximum of 4,000 miles per card for each 30 day period¹. Delta SkyMiles® Debit Cards issued on any other Consumer Checking account earn a maximum of 2,000 miles per card within each 30 day period¹. The Delta SkyMiles® Business Debit Card earns a maximum of 2,000 miles for each 30 day period¹. The New Account Bonus, additional miles bonus for a Direct Delta Purchase, and/or certain promotional miles offers are excluded from the monthly cap.

New Account Bonus: The one-time New Account Bonus is 5,000 miles for the Delta SkyMiles® Debit Card and the Delta SkyMiles® Business Debit Card. The one-time New Account Bonus will be awarded after the first PIN Point of Sale or signature-based qualifying purchase is made and must be within the first 90 days of opening the debit card. Please allow 8-12 weeks for the New Account Bonus miles to be credited to your Delta SkyMiles® account after the qualifying purchase is made. New Account Bonus miles are only available to new Consumer and Business Delta SkyMiles® Debit Card customers and cannot be combined with any other enrollment offer. Each checking account number is only eligible one time for the New Account Bonus. New Account Bonus miles will not be awarded to multiple signers on a single account. The Truist personal or business checking account must also be open and in good standing at the time the New Account Bonus is awarded. Truist 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 forfeited¹. Truist may report the value of any reward received through any offer to the Internal Revenue Services as required by law. Any applicable taxes are the responsibility of the recipient.

SkyMiles Terms: 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/memberguide. Delta and SkyMiles are registered marks of Delta Air Lines, Inc.

¹ Miles earned are calculated starting the 1st of each month and end on the last day of the month.