

The Delta State Univesity  
Platinum Plus® MasterCard® credit card.

Make it your everyday card.

Benefits you'll value

- 1.9% introductory Annual Percentage Rate (APR) for cash advance checks and balance transfers for your first 12 billing cycles† (subject to a 3% Transaction Fee, no less than \$10)
- The ease of paying recurring monthly bills such as utilities, car insurance premiums, and Internet service automatically
- No Annual Fee

Service you'll appreciate

- Secure online access to your account—review statements, make payments, and more
- 24-hour live service, including around-the-clock fraud monitoring
- Zero liability for unauthorized charges
- Free additional cards for family and friends
- And so much more

Plus . . .

- An automatic contribution to Delta State Univesity with every purchase—at no additional cost to you.

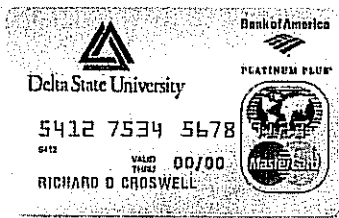
Request Yours Today

Complete and mail the attached application or call toll-free 1.866.438.6262.

Use Priority Code FAAUBD when calling. TTY users, call 1.800.833.6262.

†Please see the reverse side for rate, fee, and other cost information. All terms, including the APRs and fees, are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.

Enjoy the convenience.



The No-Annual-Fee  
Delta State University  
MasterCard® credit card



## FEATURES

**\*BALANCE TRANSFERS.** If the total amount you request exceeds your credit line, we may either send full or partial payment to your creditors in the order you provide them to us or we may send you Cash Advance Checks. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Transfers are processed as cash advances as described in the Credit Card Agreement. Cash advances incur finance charges from the transaction date. Balance Transfers and Cash Advance Checks are subject to transaction fees in the amount of 3% of the transaction (min. \$10, max. \$75). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers and/or Cash Advance Checks may not be used to pay off or pay down any account issued by FIA Card Services, N.A. BT.0906

Certain restrictions apply to each benefit. Details accompany new account materials. Preferred card benefits differ from Platinum Plus benefits (i.e., coverage amounts vary and some benefits are not available). PP.CR.0703

## CONDITIONS

I have read this application, and everything I have stated is true. I am at least 18 years of age and either a United States citizen or a permanent resident of the U.S., or I am at least 21 years of age and a permanent resident of Puerto Rico. I authorize FIA Card Services, N.A. (hereinafter "you" or "your") to review my credit and employment histories and any other information in order to approve or decline this application, service my account, and manage your relationship with me. I consent to your sharing of information about me and my account with the organization, if any, endorsing this credit card program. I authorize you to share with others, to the extent permitted by law, such information and your credit experience with me. In addition, I may as a customer later indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept or use an account, I do so subject to the terms of this application, the "Details of Rate, Fee, and Other Cost Information" and the Credit Card Agreement as it may be amended; I also agree to pay all charges incurred under such terms. Any changes I make to the terms of this application will have no effect. I understand that based on my creditworthiness my application may be approved for a Preferred account. The APRs and benefits for Preferred accounts differ from Platinum Plus accounts. I accept that on a periodic basis my account may be considered for automatic upgrade at your discretion. I consent to and authorize you, any of your affiliates, or your marketing associates to monitor and/or record any of my phone conversations with any of your representatives. AM.PL.0906

This information was accurate as of 02/2007 and may have changed. For current information, call toll-free at 1.866.438.6262. TTY users, please call 1.800.833.6262. The Bank of America Privacy Policy is available at [bankofamerica.com](http://bankofamerica.com) and accompanies the credit card.

BAC.ABP.P2P.#S.0906

**DETAILS OF RATE, FEE, AND OTHER COST INFORMATION**

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Annual Percentage Rate (APR) for Purchases	<p>Standard APR:  <b>9.9%</b> for Platinum Plus® accounts, or  <b>15.99%</b> for Preferred accounts.</p> <p>The account you receive is determined based on your creditworthiness.                  See <i>explanation<sup>1</sup></i> below for Default APR.</p>
† Other APRs	<p>Cash Advances: <b>1.9%</b> Introductory APR for Balance Transfers and Cash Advance Checks through your first 12 statement Closing Dates; after that the Standard APR is <b>9.9%</b> for Platinum Plus accounts, or <b>15.99%</b> for Preferred accounts. The Introductory APR may end sooner if your payment is late or the account balance is over the credit limit. See <i>and<sup>2</sup></i> below for explanation.</p> <p>The Standard APR for Bank and ATM Cash Advances is <b>19.99%</b> for both Platinum Plus and Preferred accounts.</p> <p>Default APR: Up to <b>29.99%</b> for all Purchase and Cash Advance balances if late or overlimit for both Platinum Plus and Preferred accounts.                  See <i><sup>1</sup></i> below for explanation.</p>
Grace Period for repayment of balance for Purchases	<p>At least 20 days from the statement Closing Date (provided you fully paid your New Balance Total from the previous statement by its Payment Due Date).                  See <i><sup>3</sup></i> below for explanation.</p>
Annual Fee	None.
Method of computing the balance for Purchases	Average Daily Balance (including new transactions).
Transaction fee for Purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips, and money orders, foreign currency and travelers checks from a non-financial institution: 3% of each such purchase (minimum \$10).
Foreign Transactions	Transaction fee for any transaction made in a foreign currency: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.

**Transaction fee for Balance Transfers and Cash Advance Checks:** 3% of each such cash advance (minimum \$10, maximum \$75).  
**Transaction fee for Bank and ATM Cash Advances:** 3% of each such cash advance (minimum \$10).  
**Transaction fee for Overdraft Protection Bank Cash Advances (if enrolled):** 3% of each such cash advance (minimum \$10).  
**Late-payment fee:** Based on your balance as of the day the fee is assessed—\$15 if \$0–\$100; \$29 if between \$100.01 and \$250; \$39 if \$250.01 or over.  
**Over-the-credit-limit fee:** Based on your balance as of the day the fee is assessed—\$15 if \$0–\$500; \$29 if between \$500.01 and \$1,000; \$39 if \$1,000.01 or over.

<sup>1</sup> Each time your minimum payment is late (*i.e.*, not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit, we may increase each of your account's Standard APRs up to the Default APR. The Default APR will be applied to all new and outstanding balances.

**If your account has balances with different APRs, payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.**

<sup>2</sup> The Introductory APR is effective upon the opening of your account and does not apply to Purchases, or to Bank and ATM Cash Advances. When the Introductory APR expires, the Standard (non-introductory) APR for your account is applied to new and outstanding balances (consisting of Balance Transfers and Cash Advance Checks). If your payment is late or the account balance is over the credit limit, either the Standard APR or the Default APR may be applied to those balances as of the first day of the billing cycle in which the payment was late or the balance exceeded the credit limit. We reserve the right to change the Standard APRs and the Default APR on your account.

<sup>3</sup> The number of days between your statement Closing Date and your Payment Due Date (the grace period) may vary from one Billing Cycle to another.

This credit card program is issued and administered by FIA Card Services, N.A. Any account opened in response to this application shall be governed by the laws of the State of Delaware. MasterCard is a federally registered service mark of MasterCard International Inc., and is used by the Issuer pursuant to license. Platinum Plus is a registered trademark of FIA Card Services, N.A. Bank of America is a registered trademark of Bank of America Corporation.

# Delta State University

## MasterCard® Credit Card FAAUBD JO-030-T6

**Introductory**  
**1.9%**<sup>†</sup>  
**APR**  
for Cash Advance Checks  
and Balance Transfers  
for the first 12 billing cycles  
(subject to a 3% transaction fee, no less than \$10)

FEDERAL LAW REQUIRES US TO COLLECT AND VERIFY YOUR NAME, ADDRESS, SOCIAL SECURITY NUMBER, AND BIRTH DATE.  
PRINT NAME AS IT SHOULD APPEAR ON THE CARD.

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_  
Social Security # \_\_\_\_\_ Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Mother's Maiden Name  
(Must be 18 to apply) (For security purposes)  
Permanent Street Address (No P.O. Box) \_\_\_\_\_ Apt.# \_\_\_\_\_  
(We are required to obtain your physical street address)  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Mailing Address \_\_\_\_\_ Apt.# \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
Home Phone ( ) \_\_\_\_\_ Business Phone ( ) \_\_\_\_\_  
Cell Phone ( ) \_\_\_\_\_

Are you a student?  Yes  No  
If yes, please complete this section. School \_\_\_\_\_ Major \_\_\_\_\_  
School Status:  Full-time  Part-time  2-year school  4-year school  
 FRESHMAN  SOPHOMORE  JUNIOR  SENIOR  GRADUATE STUDENT

Are you:  Homeowner  Renter  Live with Parents  Other \_\_\_\_\_  
Monthly housing payment \$ \_\_\_\_\_ Years at Residence \_\_\_\_\_  
Employer \_\_\_\_\_  
Position \_\_\_\_\_ Years there \_\_\_\_\_ Source of Other income† \_\_\_\_\_  
Self-employed?  Yes  No \_\_\_\_\_  
(If self-employed, please state the nature of your business.)  
Resident Status: U.S. Citizen or Permanent Resident?  Yes  No

Your gross yearly income	\$	_____
Other income†	+	\$ _____
Total gross yearly household income	\$	_____

†Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Please send an additional card at no additional cost for:  
First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Relationship: \_\_\_\_\_

E-mail address: \_\_\_\_\_  Yes, keep me informed via e-mail about special marketing offers from Bank of America.  
We'll use your address to communicate with you about your application and/or account.

Introductory 1.9% Annual Percentage Rate (APR)<sup>†</sup> for Cash Advance Checks and Balance Transfers\* for the first 12 billing cycles.

Transfer amount \$ \_\_\_\_\_ Make transfer check payable to \_\_\_\_\_ Account # \_\_\_\_\_  
Transfer amount \$ \_\_\_\_\_ Make transfer check payable to \_\_\_\_\_ Account # \_\_\_\_\_

BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS, DETAILS OF THE OFFER, AND OTHER ACCOUNT INFORMATION APPEARING WITH THIS APPLICATION, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.  
Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Moisten, fold, seal, and mail. Please do not tape or staple.

FAAUBD