

Make everyday purchases count.

Now everyday purchases can add up to rewards. The WorldPoints® program lets you choose from among great rewards like cash, travel, brand-name merchandise, and gift cards for top retailers.* Use your Delta State University Platinum Plus® MasterCard® credit card with WorldPoints® rewards, and you'll enjoy around-the-clock fraud protection, free additional cards for others you trust, and quick, secure online access to your account.



Complete and mail the attached application or call

1.866.438.6262

Mention Priority Code VAAERS

You can also visit www.newcardonline.com and enter Priority Code VAAERS.

DELTA STATE UNIVERSITY 

Brought to you by:



†Please see the accompanying disclosure 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.

Detach here.

Delta State University Platinum Plus® MasterCard® Credit Card With WorldPoints® Rewards VAAERS D9

THE INFORMATION YOU PROVIDE ON THIS APPLICATION ENABLES US TO VERIFY YOUR IDENTITY AS REQUIRED BY FEDERAL LAW. IF THE ADDRESS YOU PROVIDED WAS NOT A STREET ADDRESS, WE ARE REQUIRED TO OBTAIN A STREET ADDRESS.

Print your name as you would like it to appear on card. Please print clearly in black or blue ink.

<p>Name _____ <small>(First / M.I. / Last)</small></p> <p>SSN#/Tax ID# _____</p> <p>Birth Date _____</p> <p>Mother's Maiden Name or Password _____ <small>(For security purposes)</small></p> <p>Physical Address _____ <small>(No P.O. Box)</small></p> <p>City _____</p> <p>State _____ ZIP _____ Years There _____</p> <p>Mailing Address _____</p> <p>City _____</p> <p>State _____ ZIP _____ Years There _____</p> <p>Home Phone () _____ Cell Phone () _____ <small>(Include area code) (Include area code)</small></p>	<p>Employer _____ <small>(If self-employed, please state the nature of your business.)</small></p> <p>Occupation _____ Years There _____</p> <p>Work Phone () _____ <small>(Include area code)</small></p> <p>Country of Citizenship: _____</p> <p>Are you: <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Live with Parents <input type="checkbox"/> Other</p> <p>Monthly Housing Payment \$ _____</p> <p>Your Annual Salary[§] \$ _____</p> <p>Additional Income[§] \$ _____</p> <p>Source of Additional Income[§] _____</p> <p>Total Household Income[§] \$ _____</p> <p><small>§ Federal Law requires that we collect income information to determine your ability to pay. Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.</small></p>
<p>Are you a student: <input type="checkbox"/> Yes <input type="checkbox"/> No School _____ Your Phone at School () _____ <small>(Include area code)</small></p> <p>Campus _____</p> <p>School Status: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> 2-year school <input type="checkbox"/> 4-year school <input type="checkbox"/> Freshman <input type="checkbox"/> Sophomore <input type="checkbox"/> Junior <input type="checkbox"/> Senior</p> <p><input type="checkbox"/> Graduate Student <input type="checkbox"/> Other Graduation Date: _____</p> <p>E-mail Address: _____</p>	
<p>Balance Transfer Request (see page 3 for important information about transferring balances*).</p> <p>\$ _____ <small>Transfer amount</small></p> <p>_____ <small>Make transfer check payable to</small></p> <p>_____ <small>Account Number</small></p>	
<p>Send an additional card a trio extra cost for: Name _____ Relationship _____ <small>First M.I. Last</small></p>	
<p>Signature X _____ Date _____</p> <p>BY SUBMITTING THIS APPLICATION YOU AGREE TO THE CONDITIONS, DETAILS OF THE OFFER AND OTHER ACCOUNT INFORMATION ACCOMPANYING THIS APPLICATION, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT. YOU AUTHORIZE US TO USE THE INFORMATION IN THIS APPLICATION, AND ANY OTHER INFORMATION WE OR OUR AFFILIATES HAVE ABOUT YOU, TO DETERMINE YOUR ABILITY TO PAY, AS REQUIRED BY FEDERAL LAW.</p>	
<p>PLEASE MAIL COMPLETED APPLICATION TO: NEW ACCOUNT ACCEPTANCE CENTER, P.O. BOX 981054, EL PASO, TX 79998-9937</p>	

Details of Rate, Fee, and Other Cost Information

As required by law, rates, fees, and other costs of the credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time; all terms, including fees and the APRs for new transactions, 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. If this account becomes sixty days or more past due, we may amend the terms of the Agreement to increase all interest rates, including interest rates on existing promotional rate balances. You should thoroughly review all the materials in this package so that you are fully informed about your credit card loan.

Interest Rates and Interest Charges

†Annual Percentage Rate (APR) for Purchases	13.99% to 19.99% , based on your creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate as set out in the Variable-Rate Information section of your Agreement.
APR for Balance Transfers	1.99% Introductory APR for the first 12 statement Closing Dates following the opening of your account for all qualifying Balance Transfers. To qualify for the Introductory APR, these transactions must post to your account within 60 days from the opening of your account. See ¹ and ² below for explanation. After that, your APR will be 13.99% to 19.99% , based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.24% for all Direct Deposits, Check Cash Advances, ATM Cash Advances, Bank Cash Advances, Overdraft Protection and Cash Equivalent transactions. See ³ below for explanation. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips From The Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees

Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Purchases Purchases of wire transfers from a non-financial institution: Either \$10 or 4% of the amount of each transaction, whichever is greater. • Balance Transfers Either \$10 or 4% of the amount of each transaction, whichever is greater. • Cash Advances Direct Deposits and Check Cash Advances: Either \$10 or 4% of the amount of each transaction, whichever is greater. ATM Cash Advances, Bank Cash Advances, and Cash Equivalent Transactions: Either \$10 or 4% of the amount of each transaction, whichever is greater (except as noted below). Overdraft Protection Cash Advances (if enrolled): Either \$10 or 3% of the amount of each transaction, whichever is greater. • Foreign Transactions Transactions made in a foreign currency and transactions made in U.S. Dollars that are processed outside the United States: 3% of the U.S. Dollar amount of each transaction. This fee will be in addition to any other applicable fee.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment \$15 if balance is less than or equal to \$100; \$29 if balance is between \$100.01 and \$250; \$39 if balance is more than \$250. • Returned Payment \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Standard APR, as may be amended, for the applicable balance category if you make a late payment.

If your account has balances with different APRs, the amount of your payment equal to the Total Minimum Payment Due is applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. Any amount of your payment that is greater than the Total Minimum Payment Due is applied to the balances with the highest APR before being applied to balances with lower APRs. Payments received by 5 p.m. local time at our payment processing facility will be credited as of that day to your account.

¹ The Introductory APR is effective upon the opening of your account and does not apply to Purchases or Cash Advances. When the Introductory APR ends, the non-introductory Variable APR is calculated using the Variable-Rate Information section of your Agreement and is applied to new and outstanding balances (consisting of Balance Transfers).

² For purposes of the Introductory APR offer on Balance Transfers, the three checks accompanying the Guide to Benefits materials we send to you and any Direct Deposits completed at the time your application is processed will be treated as Balance Transfers.

³ Cash Equivalent transactions are defined as money orders, foreign currency, and travelers checks from a non-financial institution, person to person money transfers, bets, lottery tickets, casino gaming chips and bail bonds.

FEATURES

•WORLDPOINTS. Earn 1 point per dollar of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle. Point earnings are rounded to the nearest whole point. Balance transfers, cash advances, including purchases of money orders or other cash equivalents, out-of-network payments made through the Bill Pay Choice* service, purchases made by or for a business or for a business purpose, fees, interest charges, unauthorized/fraudulent transactions and certain other charges do not earn points. Earn unlimited points. Points valid for 5 years. Rewards begin at 2,500 points for cash/merchandise and 15,000 points for air. Air rewards may be subject to a maximum dollar value and special air arrangements require payment of additional points and a processing fee. Air rewards from AK, HI, or PR limited to mainland U.S. unless fare paid to U.S. gateway. A cash reward shall be issued for a U.S. dollar sum in the form of a check, an electronic deposit to a checking or savings account of your choice or a payment on a mortgage loan serviced by Bank of America, N. A. or BAC Home Loans Servicing, LP (reverse mortgages are not eligible). Cash reward check expires 90 days after date of issue. Points and/or rewards may not be combined with other discount or reward programs, unless specifically authorized by FIA Card Services, N.A. Other significant terms apply. Program subject to change. For more information, visit www.bankofamerica.com/worldpoints. Details accompany new account materials.

WP.0210

***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 Access Checks. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. The Standard Balance Transfer fee is 4% of the amount of the transaction (minimum \$10). 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 may not be used to pay off or pay down any account issued by FIA Card Services, N.A.

BT.1209

CONDITIONS

You have read the accompanying application, and everything you have stated is true. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize FIA Card Services, N.A. (hereinafter "us" or "our") to review your credit and employment histories and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the Organization, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). If you accept or use an account, you 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; you also agree to pay all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives.

SR.NDS.RNTP.1209

This information was accurate as of 2/2010 and may have changed. For current information, call toll-free at 1.866.438.6262. The Bank of America Privacy Policy is available at www.bankofamerica.com and accompanies the credit card.

BAC.ABP.P2P.#S.1209

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. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. MyConcierge is a service mark of Les Concierges, Inc., and is used by the issuer pursuant to a license. Bill Pay Choice, FIA Card Services, WorldPoints, the WorldPoints design, Platinum Plus, and Ultimate Access are registered trademarks of FIA Card Services, N.A. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license. Platinum Plus is a registered trademark of FIA Card Services, N.A. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. All other company and product names and logos are the property of others and their use does not imply endorsement of, or an association with the WorldPoints program.

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