



Earn 1% Cash Back & Travel Rewards for every \$1.00 spent



Delta SkyMiles  
VISA® Classic • VISA Gold  
Application



P.O. Box BW • Hagåtña, Guam 96932 • (671) 472-5300.

## Easy Qualification Checklist

It's simple and easy to apply for a Bank of Guam® Delta SkyMiles® VISA Credit Card. Please review the following statements to determine if you may qualify...

- Delta SkyMiles VISA Classic  
My yearly income is \$20,000 or more before taxes.
- Delta SkyMiles VISA Gold  
My yearly income is \$50,000 or more before taxes.
- I have good credit with Bank and other financial institutions.
- I have included proof of employment/income (two current paystubs from my present employer).

Continued from the reverse side...

### Important information about the Bank of Guam® Delta SkyMiles VISA Credit Card: a. 1% CASH BACK PROGRAM PROVISIONS.

- i. The cash back reward will be paid annually in January. Earn a minimum cash back of \$5.00 per account per calendar year with a maximum of up to \$60.00 per account per calendar year. Must spend a minimum of \$500.00 to earn cash back reward.
- ii. The cash back reward will appear as a credit on the cardholder's statement. The cash back credit cannot be exchanged for cash. The cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed on a cardholder's reward card.
- iii. Accrual of cash back reward may begin upon activation of the card and the first eligible purchase. Cash back reward will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, balance transfers, late fees, annual fees, overlimit fees, transaction fees, returned check fees, ATM transactions and fees or PIN transactions. Additional exclusions may be included in the rules governing the program.
- iv. Cash back reward cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- v. To receive the cash back reward(s), cardholder's card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the cardholder's card account(s) at the time of redemption request); cardholder's outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the card cannot have any other status preventing authorizations.
- vi. Your financial institution and the administrator shall have no liability for disagreements between cardholders regarding cash back rewards. Discrepancies about cash reward earnings are not treated as card billing disputes. Your financial institution's decisions regarding cash back rewards shall be final.
- vii. Cash back amount cannot be offset against the cardholder's obligation to your financial institution.
- viii. Bank of Guam® reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. Bank of Guam® may make such a determination in its sole discretion.
- ix. The program is void where prohibited by federal, state, or local law.
- x. Bank of Guam® reserves the right to change the terms and conditions of the program. Cash back rewards may be restricted, limited, or canceled.

### b. DELTA AIR LINES SKYMILES PROGRAM PROVISIONS.

When used in this Agreement, "Delta" means Delta Air Lines. The "Delta Air Lines SkyMiles" Program is the frequent flyer benefits program established and maintained by Delta Air Lines. Delta will maintain an account for the Primary Cardholder (defined below) to keep track of miles earned through the use of your card, which are called "SkyMiles." In addition to the terms and conditions set forth in this Agreement, all the terms and conditions of the SkyMiles program guide (a complete list of terms is available online at [delta.com/skymiles](http://delta.com/skymiles)) also apply to your Card. i. Enrollment in Delta Air Lines SkyMiles Program. If the applicant listed on your application is not already a member of the SkyMiles Program, the applicant may enroll on the website at [delta.com/skymiles](http://delta.com/skymiles) or call 1-800-447-3757 to obtain a SkyMiles membership number with the opening of the Card account. Delta SkyMiles may only be credited to the Primary account owner. Furthermore, in order to receive SkyMiles credit, the name of the Primary account owner must match the name associated with the Delta SkyMiles program number provided. Miles cannot be credited to any secondary account owner's SkyMiles program number. ii. Accumulation of SkyMiles. The "Primary Cardholder" will receive one (1) SkyMile for every \$1.00 of net Purchase made using the Card. Cash withdrawals, cash equivalents, annual fees and other Card-related fees do not earn SkyMiles. If there is more than one cardholder, any SkyMiles earned through the use of your Card will only be credited to the Primary Cardholder's SkyMiles Program account. Your Delta SkyMiles periodic statement will show you the amount of SkyMiles earned. If any, for the billing period covered by the statement. By requesting the card, you have authorized us to report to Delta every month the amount of your Purchases eligible to earn SkyMiles, along with the Primary Cardholder's name and address. SkyMiles will only be awarded if your Credit Card account is open and not delinquent on the statement billing date. This means that if your Credit Card account is either closed or delinquent on the statement billing date, you will not earn any SkyMiles even if you made Purchases during the billing period with your Card. Any credit on your Credit Card account because of a return of goods or for any other reason will result in a corresponding deduction of SkyMiles from your SkyMiles Program account.

- iii. Credited SkyMiles. It is the responsibility of the cardholder to verify that Delta SkyMiles earned have been credited to your Delta SkyMiles account. Any claims of unreceived SkyMiles after 90 days of your statement date will not be awarded.
- iv. Redemption of SkyMiles. All SkyMiles are redeemed in accordance with terms and conditions of Delta's SkyMiles Program. To redeem SkyMiles, or if you have any questions or problems regarding your SkyMiles Program account, you must contact Delta directly at 1-800-447-3757 from 7:00am to 8:00pm Eastern Time.
- v. Change in terms. Delta has the right to change the terms and conditions of the Delta SkyMiles Program at any time. This means that Delta may change, among other things, the rules regarding redemption of SkyMiles, or restrictions on use of travel awards. We also have the right to add or delete benefits and services to your Credit Card account at any time. See the Bank of Guam VISA/MasterCard® Credit Card Cardholder Agreement & Disclosure Statement for details.

The information about the cost of the card described in this application is accurate as of March, 2015. This information may have changed after that month & year. To find out what may have changed, please call us at (671) 472-5300 or write to: Bank of Guam® • Attn: Business Services Division • P.O. Box 57-C • Hagåtña, GU 96932.

### A. General Application Information

**INDIVIDUAL APPLICATION:** Check here if this is an application for an individual and you are relying on your own income and not the income of another person as the basis for repayment of the credit requested. Please complete Sections A & B, as well as sign this application (Section F).

**JOINT APPLICATION:** Check here if this an application for joint credit involving you and another person. Please complete Sections A, B & C and ensure both parties acknowledge their intent directly below as well as sign at the end of this application (Section F).

We intend to apply for joint credit:

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

<input type="checkbox"/> New Card	<input type="checkbox"/> Delta SkyMiles® VISA® Classic	Delta Air Lines SkyMiles Account #
<input type="checkbox"/> Credit Limit Increase	<input type="checkbox"/> Delta SkyMiles VISA Gold	
<input type="checkbox"/> Additional Card		

If you are not yet a member of Delta Air Lines SkyMiles or do not remember your SkyMiles number, please call the Delta SkyMiles Service Center at 1-800-447-3757, or go to [www.delta.com/skymiles](http://www.delta.com/skymiles) to obtain your number. SkyMiles Terms and Conditions apply, including Delta Air Lines' right to modify or terminate the program in accordance with the Member's Guide found at [www.delta.com/skymiles](http://www.delta.com/skymiles). Delta SkyMiles miles will not be awarded for purchases made prior to submission of Delta Air Lines SkyMiles account number.

### B. Information about Applicant

Full Name (LAST, FIRST, MIDDLE)	
Social Security Number	Date of Birth
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a lawful Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No
ID Number	Alien Registration #
ID Issue by:	ID Issue by:
ID Expiration Date	ID Expiration Date
Current Home Address (HOUSE #, STREET, CITY, STATE, ZIP)	Years at Residence
Current Mailing Address (IF DIFFERENT FROM ABOVE)	Years at Residence

### C. Information about Co-Applicant

Full Name (LAST, FIRST, MIDDLE)	
Social Security Number	Date of Birth
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a lawful Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No
ID Number	Alien Registration #
ID Issue by:	ID Issue by:
ID Expiration Date	ID Expiration Date
Current Home Address (HOUSE #, STREET, CITY, STATE, ZIP)	Years at Residence
Current Mailing Address (IF DIFFERENT FROM ABOVE)	Years at Residence
Home Phone	Work Phone
E-Mail Address	Other Contact Number
Current Employer	Years There
Position/Occupation	Name of Supervisor
Previous Employer	Position/Occupation
Current Salary/Commission	Current Salary/Commission
\$ _____ per _____	\$ _____ per _____
Other Income (ALUMNOY, CHILD SUPPORT, OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH IT CONSIDERED AS A BASIS FOR REPAYMENT FOR THE LOAN)	Source of Income
\$ _____ per _____	\$ _____ per _____

### D. Authorized Users (ADDITIONAL INDIVIDUALS WHOM THE ACCOUNT OWNERS AUTHORIZE TO USE THE CARD)

Full Name (LAST, FIRST, MIDDLE)		Date of Birth
Social Security Number	ID Number	ID Type
ID Issued by:	ID Issue Date	ID Expiration Date
Signature of Authorized User	Signature of Authorized User	

### E. AutoPay Program

**YES**, I (we) would like to participate in the Bank's VISA AutoPay Program. I (we) authorize the Bank to automatically deduct my (our) monthly payment from my (our) Bank of Guam® checking or savings account as provided below.

Minimum Payment Due: The minimum monthly payment that appears on your most recent billing statement.

Full Statement Balance: The last statement balance that appears on your most recent billing statement.

Set Designated Amount of \$ \_\_\_\_\_ each month.

**Note:** Credit Card transfers will be applied on the credit card account statement closing date (approximately by the 7th business day of each month). If the Minimum Payment Due is greater than the Set Designated Amount, the Set Designated Amount will be deducted. You will still be responsible to pay any remaining amount due by the due date.

If you choose to enroll in the AutoPay Program, you will not be able to make online payments at [gotomycard.com](http://gotomycard.com).

### F. Important Information and Signature of Applicant/Co-Applicant

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. To process the application, we must have your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. All information set forth in this application is declared to be a true representation of the facts, made for the purpose of obtaining the credit requested, and any willful misrepresentation on this application could result in criminal action. I (we) understand that I (we) will be (jointly and separately) liable for all charges on the account, and I (we) authorize Bank of Guam® to investigate any facts or obtain and exchange reports regarding this application, or resulting account with credit reporting agencies and others including affiliates of Bank of Guam®. I (we) will be informed of each agency's name and address.

Should my (our) application for the Bank of Guam® Delta SkyMiles VISA Gold not be approved, this constitutes my (our) application for the Bank of Guam® Delta SkyMiles VISA Classic.

Applicant's Signature	Date	Co-Applicant's Signature	Date
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## CREDIT CARD DISCLOSURE

An Equal Opportunity Lender • Member FDIC

### Delta SkyMiles Credit Card Interest Rate & Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	Delta SkyMiles® VISA® Classic <b>16.00%</b> Delta SkyMiles® VISA Gold <b>12.00%</b> APR will be based on your yearly income, before taxes
<b>APR for Cash Advances</b>	Delta SkyMiles VISA Classic <b>16.00%</b> Delta SkyMiles VISA Gold <b>12.00%</b> APR will be based on your yearly income, before taxes
<b>APR for Balance Transfers</b>	Delta SkyMiles VISA Classic <b>16.00%</b> Delta SkyMiles VISA Gold <b>12.00%</b> APR will be based on your yearly income, before taxes
<b>Minimum Interest Charge</b>	If you are charged for interest, the charge will be no less than \$0.50.

### How to Avoid Paying Interest on Purchases

Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire new balance by the due date of each month. We will begin charging interest on cash advances on the transaction date.

### For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/credit-cards/>.

### Fees

<b>Annual Fee</b>	Delta SkyMiles VISA Classic: <b>\$35.00</b> Delta SkyMiles VISA Gold: <b>\$60.00</b>
<b>Additional Cardholder</b>	Delta SkyMiles VISA Classic: <b>\$15.00</b> annually (if applicable) Delta SkyMiles VISA Gold: <b>\$25.00</b> annually (if applicable)
<b>Transaction Fees</b>	<b>5%</b> of Cash Amount, <b>\$10.00</b> Minimum
• Over-the-Counter Cash Advance	<b>\$5.00</b>
• Automated Teller Machine (ATM) Cash Advance	<b>NOTE:</b> When you use an ATM not owned by us, you may be charged an additional fee by the ATM operator.
• Balance Transfer Fee	<b>5%</b> of Cash Amount, <b>\$30.00</b> Minimum
• Foreign Transaction Fee	<b>\$0</b>
<b>Penalty Fees</b>	We will charge your account for each payment that is not honored for any reason. The charge will be the lesser of <b>\$25.00</b> or the required Minimum Payment Due that appears on your most recent account statement.
• Return Payment Fee	

**How We Calculate Your Daily Balance** - We use a method called "average daily balance (including new purchases)".

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Please see reverse side for more important information about this product.