

HERE'S TO **UNLIMITED MILES**
AND **UNLIMITED POTENTIAL.**





PO BOX 20532
Hartsfield-Jackson Atlanta International Airport
Atlanta, GA 30320-2532 U.S.A.

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
DELTA

First Name Last Name
Address Line 1
Address Line 2
Address Line 3
City, State ZIP
Field Line 6

EARN **40,000 BONUS MILES**
THAT WILL NOT EXPIRE.

see details inside



MILES THAT DON'T EXPIRE. UNLIMITED EARNING POTENTIAL.

First Name Last Name
Address Line 1
Address Line 2
Address Line 3
City, State ZIP
Field Line 6



Hello <NAME>,

You're one of our valued customers. So we'd like to extend an exclusive offer to you and assure you the miles you earn with Delta® will not expire.

APPLY FOR THE GOLD DELTA SKYMILES® CREDIT CARD FROM AMERICAN EXPRESS.

Take advantage of this limited-time offer and you could **earn 40,000 bonus miles** toward Award Travel¹ after you spend \$1,000 in the first 3 months of Cardmembership².

EARN MILES THAT DON'T EXPIRE.

- One mile for every eligible \$1 you spend³
- Double miles on select Delta purchases⁴

ENJOY GREAT BENEFITS AS A CARDMEMBER.

- First checked bag free on every Delta flight⁵
- Priority Boarding on Delta flights so you can get on early, stow your bag and settle in sooner for a more pleasant trip⁶
- Save 20% on in-flight food, beverage and entertainment purchases on Delta flights⁷
(Your savings will appear in the form of a statement credit)
- \$25 Delta Sky Club® access⁸
- Use miles for upgrades, which start at just 5,000 miles⁹

TAKE ADVANTAGE OF THIS LIMITED-TIME OFFER.

You'll enjoy a \$0 introductory annual fee for the first year — a \$95 savings.¹⁰

HOW TO APPLY.

Simply return the enclosed application, call 1-866-758-2532 or visit deltagoldoffer.com.

But don't delay. This special offer ends April 28, 2013.¹¹

Small business owner? Enjoy all of the above benefits with the Gold Delta SkyMiles® Business Credit Card from American Express OPEN.

Sincerely,

J. W. Robertson
Vice President, SkyMiles
Delta Air Lines, Inc.

Josh Silverman
President, U.S. Consumer Services
American Express

- ¹ Taxes and fees for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. Award Travel seats are limited and may not be available on all flights or in all markets.
- ² **Welcome bonus offer not available to applicants who have had this product within the last 12 months or any other Consumer Delta SkyMiles Credit Card account within the last 90 days.** \$1,000 or more in qualifying purchases on the Card must be completed within three months to be awarded the 40,000 bonus miles. The three-month period is evaluated from the date the Gold Delta SkyMiles Credit Card is issued to the date ending three months thereafter. Miles will be credited to your account 2 to 4 weeks after you reach the spend threshold.
- ³ Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive bonus miles, Cardmember's account must be active and not in default at time of bonus fulfillment. Fees, interest charges, balance transfers, cash advances, purchases of traveler's checks, the purchase or reloading of prepaid cards and purchases of other cash equivalents do not earn miles.
- ⁴ This offer applies to qualifying Delta, Delta Connection® carrier, and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Offer applies to any Delta branded purchase where Delta is the merchant of record via Delta.com or in-flight such as upgrades, miles, seat selection, Sky Club membership or passes, pre-purchased meals, food, beverages, and in-flight entertainment. Offer applies to Delta Vacations® packages but not other all-inclusive packages. Offer is subject to change without notice. Bonus miles will be posted to your Delta SkyMiles® account 8 to 12 weeks after the end of each month. All Delta SkyMiles program rules apply. To review the rules, please visit delta.com/memberguide.
- ⁵ Benefit is limited to Basic Cardmembers (not Additional Cardmembers) with the Gold, Platinum or Reserve Delta SkyMiles Credit Cards. Reservation must include the Basic Cardmember's SkyMiles number. Fee waiver also available for passengers traveling in the same reservation as the Basic Cardmember. Maximum nine waivers per reservation. New Cardmembers and Cardmembers upgrading from another Delta SkyMiles Credit Card product will be eligible for the checked baggage fee waiver benefit after receiving their Card from American Express. Benefit available only on Delta and Delta Connection carrier flight segments. Waiver does not apply to overweight or oversized bags. Additional terms, conditions and restrictions may apply. See delta.com/firstbagfree for details.
- ⁶ Cardmembers are entitled to receive Zone 1 Priority Boarding on Delta flights. Benefit is limited to Basic Cardmembers (not Additional Cardmembers) with the Gold, Platinum or Reserve Delta SkyMiles Credit Cards. Reservation must include the Basic Cardmember's SkyMiles number. Priority Boarding is also available for passengers traveling in the same reservation as the Basic Cardmember. Maximum nine passengers per reservation receive the Priority Boarding. Priority Boarding will only be available on Delta and Delta Connection carrier operated flights. Delta does not offer Priority Boarding on Delta Shuttle® flights. New Cardmembers and Cardmembers upgrading from another Delta SkyMiles Credit Card product from American Express will be eligible for the Priority Boarding benefit after receiving their Card from American Express. Offer is subject to change without notice. Additional terms, conditions and restrictions may apply. See delta.com/mycardcan for details.
- ⁷ Cardmembers will receive a 20% savings in the form of a statement credit on eligible pre-purchased meals and in-flight purchases of food, alcoholic beverages, movies, television shows and video games accessed via Delta's seatback in-flight entertainment system, and audio headsets on Delta-operated flights. Savings do not apply to any other in-flight purchases, such as in-flight wireless internet access and associated services, SkyMall™, Delta DutyFree, and charitable contributions. To receive the savings, Cardmembers must use their Delta SkyMiles Credit Card from American Express to complete the in-flight purchase. Savings will appear as a statement credit 6-8 weeks after the transaction is posted to the Cardmember's Card account. Offer is subject to change without notice. Additional terms, conditions, and restrictions may apply. See delta.com/mycardcan for details.
- ⁸ Delta Sky Club® Reduced Rate benefit is limited to Gold and Platinum Delta SkyMiles Credit Cardmembers and may be used only in conjunction with same-day ticketed air travel on any airline. Benefit permits access to one Club location and is not transferable to another Club. Payment must be made with a Gold or Platinum Delta SkyMiles Credit Card. Cardmember must be at least 21 years of age to access Clubs with a self-service bar, unless accompanied by a parent or legal guardian who is also accessing the Club with a \$25 pay-as-you-go pass or who is a Club member. Please drink responsibly. Up to two guests are permitted upon payment of \$25 per guest. Partner lounges are not included. Amenities may vary among airport Club locations. Offers and rules subject to change. Additional restrictions may apply. All Delta Sky Club rules apply. To review the rules, please visit delta.com/skyclub.
- ⁹ Upgrades are subject to limited availability and may not be available on all flights or in all markets.
- ¹⁰ The annual fee for the Gold Delta SkyMiles Credit Card will be waived for the first year of Cardmembership. The annual fee will be \$95.
- ¹¹ Offer expires April 28, 2013. If your application is approved after this date, you will not be eligible for the 40,000 bonus miles offer.

Please refer Delta customer service representative to 97361524.

All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption and travel benefits. To review the rules, please visit delta.com/memberguide. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

EARN MORE MILES THAT DON'T EXPIRE.



GET THE MOST OUT OF YOUR DELTA SKYMILES® MEMBERSHIP.

- Earn 40,000 bonus miles after you spend \$1,000 on the Card in the first three months of Cardmembership¹
- Earn one mile per dollar for every eligible \$1 you spend²
- Earn double miles on qualifying Delta® purchases³
- A \$0 introductory annual fee for the first year — a \$95 savings⁴
- First checked bag free on every Delta flight⁵
- Priority Boarding on Delta flights so you can get on early, stow your bag and settle in sooner for a more pleasant trip⁶
- 20% savings on eligible in-flight purchases of food, beverages and entertainment⁷ (Your savings will appear in the form of a statement credit)
- \$25 Delta Sky Club® access⁸

Sam A. Sample

SkyMiles® Account #: XXXXXXXXXX

Offer Expires: April 28, 2013⁹

**Please do not tear Application.
Return entire Application to avoid processing delays.**

1 Start earning bonus miles faster.

Please spell your name as it appears on travel documents, including your full last name. 20-character maximum.

Do you:

Rent Own

Physical Street Address _____

Apt. # _____

(If we have mailed this offer to a P.O. Box, a residential or business address is required.)

City _____

State _____

ZIP _____

Social Security Number _____

Date of Birth _____

Home Phone _____

Business Phone _____

Employer or Firm Name _____

Self-Employed Business Owner

Do you have:

Checking Account Retirement Account

Savings Account Other Instruments (stocks, bonds, brokerage records, etc.)

What is the total value of these financial assets? (Select one)

\$0-\$4,999 \$10,000-\$24,999 \$50,000-\$99,999 \$250,000-\$499,999

\$5,000-\$9,999 \$25,000-\$49,999 \$100,000-\$249,999 More than \$500,000

\$ _____

Total Annual Income. Include your income from all sources, including employment, retirement, investments, rental properties, etc. Alimony, child support, or separate maintenance need not be revealed if you do not wish to rely upon it.

E-mail Address (Receive updates on your application status & Cardmember offers.)[†] _____

[†]This field is optional. Your e-mail address is requested for the Delta SkyMiles® Credit Card and the SkyMiles program. By providing your e-mail address, Delta Air Lines or American Express may send you e-mail messages with important information about your Delta SkyMiles Credit Card account, your SkyMiles account, or any other offers that may be suited to your needs. Please visit americanexpress.com/privacy and delta.com/privacy for more details and to set your e-mail preferences.

2 Earn more miles with an Additional Card.

All fields required.

Please show us how you would like the Additional Cardmember's name to appear on their Card.

(Full name must not exceed 20 spaces. Spell last name completely. Additional Cardmember must be at least 15 years of age.)

Social Security Number (Required) _____

Date of Birth (Required) _____

3 See enclosed insert for rates, fee, and other cost information.

By signing below, I certify that I have read, met, and agreed to all of the terms, conditions, and disclosures enclosed on the insert.

X

Signature of Applicant (Please Do Not Print)



DGAF-43

Get a response in as little as 60 seconds.
Visit deltagoldoffer.com.



You can also call 1-866-758-2532 or fill out and return this application.

Sam A Sample

123 Main Street

XXXXX

XXXXX

XXXXX

Anytown, US 12345-6789

1UZ/NX6

A0000EG5W

A100

TEMBG

- 1. Welcome bonus offer not available to applicants who have had this product within the last 12 months or any other Consumer Delta SkyMiles Credit Card account within the last 90 days.** \$1,000 or more in qualifying purchases on the Card must be completed within three months to be awarded the 40,000 bonus miles. The three-month period is evaluated from the date the Gold Delta SkyMiles Credit Card is issued to the date ending three months thereafter. Miles will be credited to your account 2 to 4 weeks after you reach the spend threshold.
- Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive bonus miles, Cardmember's account must be active and not in default at time of bonus fulfillment. Fees, interest charges, balance transfers, cash advances, purchases of traveler's checks, the purchase or reloading of prepaid cards and purchases of other cash equivalents do not earn miles.
- This offer applies to qualifying Delta, Delta Connection® carrier, and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Offer applies to any Delta branded purchase where Delta is the merchant of record via Delta.com or in-flight such as upgrades, miles, seat selection, Sky Club membership or passes, pre-purchased meals, food, beverages, and in-flight entertainment. Offer applies to Delta Vacations® packages but not other all-inclusive packages. Offer is subject to change without notice. Bonus miles will be posted to your Delta SkyMiles® account 8 to 12 weeks after the end of each month. All Delta SkyMiles program rules apply. To review the rules, please visit delta.com/memberguide.
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- Cardmembers will receive a 20% savings in the form of a statement credit on eligible pre-purchased meals and in-flight purchases of food, alcoholic beverages, movies, television shows and video games accessed via Delta's seatback in-flight entertainment system, and audio headsets on Delta-operated flights. Savings do not apply to any other in-flight purchases, such as in-flight wireless internet access and associated services, SkyMall™, Delta DutyFree, and charitable contributions. To receive the savings, Cardmembers must use their Delta SkyMiles Credit Card from American Express to complete the in-flight purchase. Savings will appear as a statement credit 6-8 weeks after the transaction is posted to the Cardmember's Card account. Offer is subject to change without notice. Additional terms, conditions, and restrictions may apply. See delta.com/mycardcan for details.
- Delta Sky Club® Reduced Rate benefit is limited to Gold and Platinum Delta SkyMiles Credit Cardmembers and may be used only in conjunction with same-day ticketed air travel on any airline. Benefit permits access to one Club location and is not transferable to another Club. Payment must be made with a Gold or Platinum Delta SkyMiles Credit Card. Cardmember must be at least 21 years of age to access Clubs with a self-service bar, unless accompanied by a parent or legal guardian who is also accessing the Club with a \$25 pay-as-you-go pass or who is a Club member. Please drink responsibly. Up to two guests are permitted upon payment of \$25 per guest. Partner lounges are not included. Amenities may vary among airport Club locations. Offers and rules subject to change. Additional restrictions may apply. All Delta Sky Club rules apply. To review the rules, please visit delta.com/skyclub.
- Offer expires April 28, 2013. If your application is approved after this date, you will not be eligible for the 40,000 bonus miles offer.

Please refer Delta customer service representative to 97361524.

If you no longer wish to receive offers from American Express, please write "remove" on the application you received and return in the envelope provided.

All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit delta.com/memberguide. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

IMPORTANT INFORMATION REGARDING RATES, FEE, AND OTHER COST INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.24, 17.24, or 19.24% based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	15.24, 17.24, or 19.24% APR on balance transfers requested within 30 days of account opening, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	27.24% This APR will vary with the market based on the Prime Rate. This APR will apply to your account if you: 1) Make one or more late payments; or 2) Make a payment that is returned How Long Will the Penalty APR Apply? If the Penalty APR is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed. The Penalty APR will apply to existing balances only if a payment is more than 60 days late.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers 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/learnmore.
Fees	
Annual Membership Fee	\$0 for the first year, then \$95 .
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$5 or 3% of the amount of each cash advance, whichever is greater. 2.7% of each transaction after conversion to US dollars.
Penalty Fees • Late Payment • Returned Payment • Overlimit	Up to \$35 Up to \$35 None

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 Penalty APR if you do not pay at least the Minimum Payment Due within 60 days after its Payment Due Date.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 3/20/13.

TERMS AND CONDITIONS

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. This offer is available to US Residents, excluding Puerto Rico and the US Virgin Islands.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

When you use your Account (or sign or keep the Card), you agree to the terms of the Cardmember Agreement that will be provided to you. **Your Cardmember Agreement includes an arbitration provision, which impacts your opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.**

We may change the Cardmember Agreement subject to applicable law. We may do this in response to the business, legal, or competitive environment. Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Cardmembership.

Additional Cards: Additional Cardmembers do not have accounts with us but they can use your Account subject to the terms of the Cardmember Agreement. You are responsible for all use of your Account by Additional Cardmembers and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Cardmembers information about your Account and to discuss it with them.

Patriot Act Notice: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

Balance Transfers: We will debit your Card account for the total approved balance transfer amount. A balance transfer request will be declined if the requested amount plus fees exceeds your available credit line. Total balance transfers cannot exceed \$25,000 in a 180-day period. We will not initiate any balance transfers until at least ten days after we have mailed or otherwise provided the Cardmember Agreement to you. In some cases, it may take up to six weeks to complete a balance transfer. *Please be sure to make all minimum payments on any account from which you are transferring a balance until the balance transfer is credited to that account. You are responsible for maintaining those accounts in good standing and for closing them if you choose.* You authorize us to verify the status and balance of those accounts. You cannot transfer balances from any other account issued by American Express or its affiliates. Additional Cardmembers may not request or authorize balance transfers. We reserve the right to deny a balance transfer request for any reason.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

New York residents may contact the New York Department of Financial Services to obtain a comparative list of credit card rates, fees, and grace periods by calling 1-800-518-8866.

An Applicant, if married, may apply for a separate account.

Express Cash: We may enroll your Card in the Express Cash feature, which provides access to participating ATMs for cash advances. If your Card is enrolled, we will send you a letter that includes a Personal Identification Number (PIN).

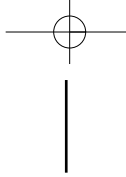
SkyMiles is a Registered Trademark, Marca Registrada, Marque Deposee. Delta trademarks (including Delta and Delta logo) are registered, or registrations are applied for, in countries of the world served by Delta Air Lines, Inc. © 2013. All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption and travel benefits. To review the rules, please visit delta.com/memberguide. Offers void where prohibited by law. Other restrictions may apply. Offers, rules and benefits subject to change.

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

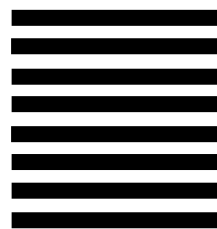
Notice to Oregon Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

The Gold Delta SkyMiles® Credit Card is issued by American Express Bank, FSB. © 2013 American Express Bank, FSB. All rights reserved.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 8424 SALT LAKE CITY UT

POSTAGE WILL BE PAID BY ADDRESSEE

AMERICAN EXPRESS
PO BOX 31511
SALT LAKE CITY UT 84131-9934



BRE313

683838
Distortion: 95.50%

