

Annual Fee: There is no annual fee for the Blue Delta SkyMiles® Credit Card from American Express.

APRs: The following APRs will vary with the market based on Prime Rate. APR for Purchases: currently 16.74% to 25.74%, based on your creditworthiness and other factors as determined at the time of account opening. APR on balance transfers requested within 60 days of account opening: currently 16.74% to 25.74%, based on your creditworthiness and other factors. APR for Cash Advances: 26.24%, Penalty APR: 29.99%, Variable rates are accurate as of 09/06/2017. The variable penalty APR will not exceed 29.99%. **Other Charges:** Cash Advance Fee: Either \$5 or 3% of the amount of each cash advance, whichever is greater. Balance Transfer Fee: Either \$5 or 3% of the amount of each transfer, whichever is greater. **Foreign Transaction Fee:** 2.7% of each transaction after conversion to US dollars.