

### **What are the rates and terms of this card?**

9.99% to 17.99% variable APR on purchases based on your creditworthiness. 0% Introductory APR on balance transfers for the first six billing cycles. Afterwards, a 9.99% to 17.99% variable APR on balance transfers will apply. A 3% fee will be charged for each balance transferred, waived for balance transfers at account opening. No annual fee. Please refer to the Important Disclosures for up to date information.

### **What is the rewards program?**

As you use your new card, the ScoreCard rewards program lets you earn points redeemable for a wide variety of merchandise and travel options. There are no blackout dates and airline tickets are good on any airline. You earn one point for every net dollar in purchases. To find out more, visit [www.ScoreCardRewards.com/browse](http://www.ScoreCardRewards.com/browse).

### **What kind of fraud protection is included?**

Visa's Zero Liability policy protects you from fraudulent charges processed on the Visa network. Certain exceptions apply visit [www.visa.com/security](http://www.visa.com/security) for details. You can also obtain single-use Verified by Visa passwords, which provide additional protection for online purchases.

### **What's involved in transferring a balance from another card?**

You can request a balance transfer when you apply for our Visa card. If your application is approved, we will make every effort to fulfill your request. However, we won't execute transfers for more than your new card's credit limit, so we may decline to process a request or may transfer only part of the amount you requested. If a transfer is approved, we'll take care of sending payment to the creditor. Be sure to continue making regular payments to the creditor until the transfer appears as a credit on that account. The process may take up to 30 days.

### **Why do you need my Social Security Number?**

We use this number to verify your identity. Also, when dealing with credit reporting agencies, it helps us make sure the information we gather or report is really about you.

### **May I get an extra card for my spouse?**

Certainly. We'll add up to three authorized users on your account at no extra charge. Please call us toll-free at 1-800-883-0131 if you want to add more than one authorized user.

### **Can I access my credit card account online?**

Yes. Just register at [www.MyCardStatement.com](http://www.MyCardStatement.com), and you'll be able to do all this:

- Review recent transactions and 18 months' worth of past statements
- Make payments online
- Download account data to Quicken® or other financial software
- Set account alerts and reminders

### **How do I make payments?**

We offer the ability to make your payment, at no charge, three different ways:

- Online at [www.MyCardStatement.com](http://www.MyCardStatement.com)
- Over the phone with automated service at 1-800-883-0131
- Mail your payment to the address on your monthly statement

### **How can I get help with my account?**

Call us toll-free at **1-800-883-0131**. Our Customer Contact Center representatives are available 24/7 and are dedicated to providing you with personal service, the kind you receive when you walk into your community bank branch.