

Frequently Asked Questions

Is there an annual fee?

No. Our Visa[®] Platinum card has no annual fee.

What is ScoreCard[®] Rewards?

As you use your new card, this rewards program lets you earn points redeemable for a wide variety of merchandise and travel options. You earn one point for every dollar in net retail purchases. To find out more, visit www.ScoreCardRewards.com.

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.

How long will it take to process my credit card application?

We review each application as soon as we receive it, and respond within two weeks.

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.

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 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 transfer of up to two credit card or store card account balances 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.

Is there a fee for transferring a balance?

There's no fee if you make the request when you apply for your card. If you want to transfer a balance after your account is open, the fee is 3% of each balance transferred. In all cases, the minimum amount you can transfer is \$500. Please see your Visa account's Important Disclosures for further information.

Can I access my credit card account online?

Just register at 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 to remind you of due dates or warn you of a low balance

How do I make payments?

You can pay online at no charge at www.mycardstatement.com, or 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 team of Customer Service Representatives is ready to help you 24 hours a day, 365 days a year.

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