October 1, 2020

**IMPORTANT INFORMATION REGARDING YOUR CREDIT CARD**

Dear Valued Customer:

As a continuation of our computer systems upgrade, The Bank of Charlotte County is currently upgrading its Credit Card program on **November 6, 2020**.

Your Credit Card will be reissued with a new account number. The new cards will be mailed approximately two weeks prior to conversion, so watch for its receipt in your mail in late October or early November. It is important, however, that you **DO NOT ACTIVATE AND USE** **your new Credit Card until Sunday, November 8, 2020, before 6:00 a.m.** Until that time, please continue to use your current Credit Card.

**Please ensure you have saved your 2020 E-Statements or direct mailed statements, as they will not be available after October 30, 2020.**

See the Questions and Answers on the back of this letter for greater details about using your Credit Cards. This information will also be posted on our website at [www.bankofcharlotte.com](http://www.bankofcharlotte.com) for your convenience. Please contact your nearest branch if you have any questions. And, as always, we appreciate YOU…our customer!

Sincerely,

Customer Service Department

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| Credit Card Questions and Answers | |
| Q. CAN I USE MY CURRENT VISA CREDIT CARD? | 1. Use your current VISA Credit Card through Saturday, November 7, 2020. After that date, your current card will no longer be valid |
| Q. WHAT IS THE LAST DATE THAT AN ONLINE PAYMENT CAN BE MADE TO MY CURRENT VISA CREDIT CARD ACCOUNT? | 1. Online payments to **your current card** can set up through the end of day on Thursday, November 5, 2020; however, no online payments with payment dates later than November 5, 2020, can be established. |
| Q. WHAT WILL HAPPEN TO MY ESTABLISHED AUTOMATIC MONTHLY PAYMENT THAT IS SCHEDULED AFTER NOVEMBER 5, 2020? | 1. Automated monthly payments will be transferred and processed on the established date by the new computer system. |
| Q. WHERE DO I MAIL A PAYMENT TO MY CURRENT VISA CREDIT CARD ACCOUNT THAT IS DUE AFTER NOVEMBER 5, 2020? | 1. Mail payments for your current card to the remittance address on your statement in the envelope provided. Payments will be posted as of the date received. |
| Q. ARE ANY CHANGES NEEDED IF I TYPICALLY INITIATE MY CREDIT CARD PAYMENT USING MY BANK’S BILL PAYMENT SERVICE? | 1. Ensure that the payee address recorded on your bill payment service matches the remittance address on your statement. The remittance address beginning with November statements (and thereafter) will be PO Box 650789, Dallas, TX 75265-0789.   Also, be certain to change the account number recorded on your bill payment service after November 5, 2020. |
| Q. WILL MY CURRENT CREDIT CARD BE REPLACED? | 1. Yes, your current VISA Credit Card will be replaced with a new card and new account number. Cards for cardholders on joint accounts will have the same card number. |
| Q. WHEN WILL MY NEW CREDIT CARD BE RECEIVED? | 1. New Credit Cards will be mailed approximately two weeks prior to conversion and should be received in late October or early November. |
| Q. HOW WILL I RECOGNIZE THE NEW CREDIT CARD IN MY MAIL? | 1. For security purposes, the outside of the envelope used to mail your new Credit Card does not include the bank’s name or logo. Instead, the return address is simply “Attention: Melissa Brown, PO Box 880, Brookneal, VA 24528.” |
| Q. WHEN DO I START USING MY NEW CREDIT CARD? | 1. Do not activate and use your new Credit Card until Sunday, November 8, 2020. |
| Q. HOW DO I ACTIVATE MY NEW CREDIT CARD? | 1. Call the telephone number on the sticker on the front of your new Credit Card. Just remember to wait until Sunday, November 8, 2020, to activate and use your new card. |
| Q. HOW DO I ESTABLISH A PIN FOR CASH ADVANCES? | 1. When calling to activate your new Credit Card, continue following the instructions to create a PIN needed for cash advances. |
| Q. WHAT WILL BE THE LIMIT ON MY NEW CREDIT CARD? | 1. Your new Credit Card will have the same purchase and cash advance limits as your current card. |
| Q. WHAT SECURITY CHANGES ARE INCLUDED WITH MY NEW CREDIT CARD? | 1. Your new Credit Card includes the latest chip technology which provides an added layer of security and greater protection against fraud. |
| Q. HOW DO I USE MY NEW CREDIT CARD FOR A PURCHASE AT A MERCHANT? | 1. Merchants, such as a grocery store, may ask you to insert your card into the terminal or they may ask you to swipe the magnetic strip.   If you’re asked to insert the card, look for a slot on the bottom-front of the terminal and insert your card face up with the chip first. Leave your card in the terminal until the transaction is complete. The terminal will prompt you to sign to validate your identity. Be sure to take your card when prompted and don’t leave it behind. |
| Q. HOW DO I USE MY NEW CREDIT CARD FOR A CASH ADVANCE? | 1. An ATM or bank teller will ask you to insert your card into the terminal.   When asked, insert your card face up with the chip first. Leave your card in the terminal until the transaction is complete. The terminal will prompt you to enter a PIN to validate your identity. Be sure to take your card when prompted and don’t leave it behind. |

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| Q. WHAT WILL HAPPEN TO MY uCHOOSE REWARDS? | 1. Your uChoose Rewards will be added to your new Bank of Charlotte County Loyalty Rewards shortly after activating your new Credit Card. Signature-based transactions will continue to earn 1% per dollar spent over $25.00.   An electronic statement will be emailed to your email address on file the last day of the month. Please be sure to keep your email address updated at the bank. |
| Q. CAN I ACCESS MY CREDIT CARD ONLINE? | 1. Your credit card is accessible at [www.bankofcharlotte.com](http://www.bankofcharlotte.com), along with all of your other accounts at the bank. You will be able to manage your credit card through our website or mobile app by setting alerts, reporting your card lost or stolen, and more. |