

Credit Card Program FAQs

Q: Why did my bank partner with TCM Bank, N.A.?

A: Your bank is always working to find the best ways to help you manage your money. To provide the best credit card services to you, they have decided to partner with TCM Bank.

Q: Who is TCM Bank?

A: TCM Bank has been providing credit card services to community banks for over 25 years. TCM offers exceptional customer service through an in-house Customer Contact Center and are dedicated to providing you with personal service, the kind you receive when you walk into your bank branch.

Q: How can I activate my credit card?

A: You can activate your credit card online at MyCardStatement.com or by calling 1-800-456-6870 in the U.S. or 727-570-4888 outside of the U.S.

Q: What is MyCardStatement.com?

A: MyCardStatement.com is our online website where you can make payments, set up auto pay, view account summary information, view past and current statements (12 months), download data to financial software, view transaction and spending reports, go paperless with e-Statements, set up email and mobile account alerts, dispute charges and more. If you are not enrolled already, then you may register your card at MyCardStatement.com.

Q: How do I manage my account online?

A: You can manage your card via our online website, MyCardStatement.com. In this website you can make payments, set up auto pay, view account summary information, view past and current statements (12 months), download data to financial software, view transaction and spending reports, go paperless with e-Statements, set up email and mobile account alerts, dispute charges and more. If you are not enrolled already, then you may register your card at MyCardStatement.com.

Q: What is the payment address?

A: The new payment address will be TCM Bank, N.A., P.O. Box 6818, Carol Stream, IL 60197-4512. You can also make payments and set up automatic payments at MyCardStatement.com.

Q: Who do I contact for account information?

A: You can contact TCM's customer service at 1-800-883-0131 24 hours a day, 7 days a week. This number is also located on the back of your card.

Q: What is the customer service phone number and hours?

A: TCM Customer Service is here for you 24 hours a day, 7 days a week. The phone number is 1-800-883-0131. Representatives are located in the U.S. and are dedicated to providing you with personal service.

Q: How do I set up mobile payments?

A: To use Apple Pay®, Samsung Pay™ or Google Pay™, simply locate the wallet app pre-installed on

your device. Follow the instructions for scanning fingerprints, entering a PIN, and adding your new credit card.

Q: How do I access my rewards account?

A: All rewards (points and cash back) are redeemed via www.cRewardsCard.com. In order to access rewards, your account must be open and in good standing.

Q: What is Travel Accident Insurance (TAI)?

A: TAI provides Visa cardholders and their families with common-carrier Accidental Death and Dismemberment coverage every time they use their Visa card to purchase travel tickets. This coverage provides cardholders with valuable security and peace of mind, as well as an additional reason to use their Visa card for travel-related purchases. Program provides up to 150,000 coverage. (Up to 1,000,000 for Visa Signature cardholders.)

Q: What is ID Navigator Powered by NortonLifeLock? (Visa only benefit)

A: ID Navigator Powered by NortonLifeLock is your partner against identity theft. No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock helps provide you with tools so you can act quickly. To confirm eligibility, visit www.cardbenefitidprotect.com.

Visa cardholders should visit www.cardbenefitidprotect.com, and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

Q: How does my card get monitored for fraud and what is the Zero Fraud Liability policy?

A: Visa helps you regain control of your account and safeguard it for future use. With Visa's Zero Liability Policy you won't be held responsible for unauthorized charges. Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions, or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use.

CONSUMER CARDS ONLY

Q: How can I check my FICO® Score?

A: FICO® Scores can be viewed on MyCardStatement.com. Cardholders can opt-in to view this via the Account Services tab in MyCardStatement.com. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.

Q: How does Cell Phone Protection work?

A: When cardholders pay their monthly cell phone bill with their TCM Bank issued consumer credit card, they will automatically receive Cell Phone Protection at no additional cost. The protection covers damage or theft for the primary and up to two secondary cell phones listed on the cardholder's monthly cell phone bill. Protection begins the first day of the calendar month after a monthly payment of the cell phone bill is made. Coverage is up to \$200 per claim or \$400 per 12 month period with a \$50 deductible. To learn more about this benefit visit the FAQ section at www.cardbenefitservices.com or call 1-866-894-8569.

Q: Is there a mobile app for managing my personal credit card?

A: Yes, you can download MyCard Mobile from the App Store or Google Play. This app will allow you to make a payment, check balance and transaction history, see enriched transaction data (with location, merchant data, and map), lock lost or stolen cards, and more.

VISA SIGNATURE® CARDS ONLY

Q: How do I book hotels for the Visa Signature Luxury Hotel Collection?

A: Eligible U.S. Visa Signature cardholders may book hotels at VisaSignatureHotels.com and receive special Visa premium card benefits. Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

Q: How do I see and book offers and deals from cruise lines?

A: You can view exclusive offers and deal from cruise lines (and more) for your Visa Signature card by visiting www.visa.com/signature and navigating to "offers + perks."

Q: How do I use the Troon® benefit for my card?

A: Troon Rewards is a loyalty program through which members can use discounts on merchandise and golf fees at over 150+ resorts and daily-fee courses worldwide. All Visa Signature cardholders receive a complimentary Troon Rewards Silver Status (or an upgrade to Gold for existing members) for 10% discount on golf fees, merchandise, and instruction. For more information, visit www.troongolfrewards.com/visasignature/

Q: What savings do I get at Sonoma County Vintners Wineries?

A: Cardholders can enjoy the following special perks at select Sonoma County Vintners Wineries with their Visa Signature card:

- Purchase 1 standard tasting using a Visa Signature card and receive 1 complimentary tasting of equal or lesser value
- Preferred pricing on non-wine purchases over \$50, where applicable
- Savings on wine purchased same day in Tasting Room
- Savings on Reserve tasting or special wine and food pairing

Please Note: The offer and examples are subject to change. For current offers and events, go to visa.com/signature.

Q: How do I use the benefit for Sofar Sounds?

A: Use your Visa Signature card to get access to 7-day Visa Exclusive Presale opportunities to select Sofar Sounds shows plus a free ticket per show with purchase of one or more tickets. Offer Terms apply. See details at: <https://www.sofarsounds.com/visaoffer/signature-terms-and-conditions>

Q: What discounts do I get with Shipt with my Visa Signature card?

A: Enroll your Visa Signature card to get 3 months of free Shipt membership, then 9 months of membership at 50% off, with free delivery on orders \$35+.* Get groceries, household essentials, and more delivered in as soon as 1 hour.

*Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa

Q: What is Skillshare and how do I access that?

A: Discover new skills, deepen existing passions, and get lost in creativity. Enroll your [CARD NAME] for unlimited access to thousands of classes with 3 months free and 20% off a Skillshare annual membership.*

*Offer open to new Skillshare members only. Unless cancelled before end of trial, free trial automatically converts to auto-renewing annual subscription. Terms apply, visit <https://www.skillshare.com/visa/terms/signature> to learn more.

Q: What car rental discounts are available?

A: Visa Signature cardholders have access to an exclusive discount of up to 15% (with a guaranteed minimum discount of 10%) with Audi on demand, a premium all-Audi car rental service. With Fair Fuel Plan, Audi on demand renters only pay for the gas they use at the local pump rate plus a fill-up fee. For more information, visit www.silvercar.com/partners/signature.

BUSINESS CARDS ONLY

Q: What are consolidated statements? How do I enroll?

A: Consolidated billing allows a business to combine the statements for all of their cardholders; this allows for one payment for the balance due on all cards. Enrolled businesses will be able to access the account transaction history and balance information for all cards with a single login at MyCardStatement.com.

You can request additional information and instructions for enrolling in consolidated billing by emailing business.maintenance@tcmbank.com with the name of your bank in the subject line. Please also include your contact information in the email.

The principal or business owner must authorize the enrollment in the consolidated billing program.

Q: What is credit line sharing?

A: Credit line sharing allows you to maximize spending for employees by allowing cardholders to share a single credit limit. Example: ABC Corporation has two cardholders, Bob and Sally, who have been approved for a \$10,000 limit. Instead of splitting the \$10,000 limit between Bob and Sally's cards, the \$10,000 limit can be assigned to both cards and shared between Bob and Sally on a first-come, first-served basis. This gives Bob and Sally more spending power.

You can adjust the credit limits on your employees' accounts to take advantage of this feature by completing a business account maintenance form. To request a form, please email business.maintenance@tcmbank.com with the name of your bank in the subject line. Please also include your contact information in the email.

The principal or business owner must authorize the enrollment in the credit line sharing program.

Q: Does my business credit card have Auto Rental Collision Damage Waiver?

A: Yes, business credit cards do have Auto Rental Collision Damage Waiver as a benefit. To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage.

Q: What is eZBusiness?

A: eZBusiness is a premier web-based commercial card management solution. Its industry-leading technology and integration boasts the flexibility to optimize any commercial card program. Real-time features include: adding new cardholders, requesting new cards, requesting replacement cards, reallocating existing limits, MCC and velocity maintenance, closing cards, and more.

Q: How do I enroll my business in the eZBusiness platform?

A: To learn more about eZBusiness and to enroll, please email the Business Account Management team at business.maintenance@tcmbank.com.