

Dear Valued Credit Card Account Holder,

The Citizens Bank of Logan is excited to announce improvements to our credit card program, including online access to view your account, a new credit card design and electronic statement availability. This will mean a few changes to your account, and we want to make sure you know exactly what's happening.

Your new credit card will come with the following features:

- **EMV Chip Technology:** Your new credit card will have an embedded chip that will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service:** Call 1-855-319-5432 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Online Access:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online at www.tcbol.com.

What to know:

- **Your new card will be mailed April 9, 2018.** Please wait 7-10 business days for delivery.
- New cards will be mailed to all cardholders, regardless if they are primary or secondary cardholders. Your credit card number and your expiration date will change.
- For security reasons, each secondary cardholder will have a new individual card number, CVV number and expiration date.
- If you plan to use your card at any ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- If you have automatic payments made with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in your service.
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of April 23, 2018, please call us at 1-740-385-1401. On or after the conversion, please call us at 1-855-319-5432 or 1-740-385-1401.

New Rewards Program:

Starting April 23, 2018, you will have a new rewards program for your Citizens Bank of Logan credit card called UChoose Rewards®. UChoose Rewards® will allow you to redeem points on your credit card purchases to use toward shopping, travel, event tickets, gift cards, cash back, and more. Some important information about the transition of the rewards program:

- ScoreCard Rewards® will no longer be earned after March 31, 2018.
- You may start earning points with your new credit card starting April 23, 2018.
- Redeem your existing ScoreCard Rewards® points by March 31, 2018 or allow us to transfer your points to the new rewards program for you.
- Any remaining points in the ScoreCard Rewards® program after March 31, 2018 will be transferred to the new UChoose Rewards® Program.
- All points that are transferred from ScoreCards Rewards program® to UChoose Rewards® will be shown on your UChoose Rewards® account by May 31, 2018.
- To register your card or to monitor and redeem your UChoose Rewards® points, visit uchooserewards.com.

We're proud of our new card offerings and are excited to make them available to you. As always, we will remain committed to great service.

Key Dates

April 9, 2018 – New The Citizens Bank of Logan credit card mailed

April 23, 2018 – Old credit card becomes inactive at 6:45 a.m. EDT

April 23, 2018 – Activate your new card starting at 6:45 a.m. EDT using the last four digits of the primary cardholder's Social Security Number

March 31, 2018 – Last day to earn or redeem remaining ScoreCard Rewards® points. To redeem points go to www.scorecardrewards.com

April 23, 2018 – New rewards program begins with UChoose Rewards®

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

The Citizens Bank of Logan is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

Will my interest rate change as part of this conversion and card issue?

No. Your interest rate and other terms on your account will not be changing.

Will I have a new PIN number, so I can access cash from my credit card?

You will no longer receive a PIN in the mail, and your old PIN will not work with the new card. You can select your unique PIN by calling the number on the activation label and choosing the PIN option.

My existing card does not expire for quite a while; can I continue using my existing card until expiration?

No. Your existing card will not work after April 23, 2018 at 6:45 a.m. EDT. Instructions will come with your new card to ensure it is ready to use on or after April 23, 2018.

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded chips that will help increase security and reduce fraud. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will be accepted at all merchant locations.

My spouse and I have Citizens Bank credit cards, and I only received one card. Will my spouse receive a card?

Yes. As a security feature, all cards being issued with this conversion will have a unique number and will arrive separately. However, you will continue to receive only one bill, regardless of the number of cards on the account.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing credit card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs), contact the merchant on or after the April 23, 2018 with your new card number, CVV number, and expiration date.

Will I need to send my payment to a new location after the conversion?

Yes. The new address will be included on the statement. If you pay this bill through online bill payment, you will need to update the mailing address to P.O. Box 2711, Omaha, NE 68103-2711 on or after April 23, 2018 to ensure that your payment reaches the processor by your due date.

I setup my monthly credit card payment as an automatic ACH transfer, payroll deduction or as a recurring transfer. Do I have to make any changes?

To ensure there is no interruption in automated payments, contact the provider of this service (i.e., another bank or bill pay service) on or after April 23, 2018 to provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

Will my previous card history transfer to my new card number so I have access to the information if needed?

You will not be able to access statements/history online as of April 23, 2018, so we recommend you save the statements to your computer or print hard copies before this date.

What is UChoose Rewards®?

UChoose Rewards® is a program that earns you points for using your Citizens Bank of Logan credit card. All Citizens Bank of Logan VISA®/Mastercard® credit cards with rewards are automatically enrolled in the program. You can redeem your points toward anything from our huge online rewards catalog found at uchooserewards.com.

Do I need to register my credit card before I can start earning point?

No, you will start earning points the first time you make a transaction with your new credit card; however, you will need to register your card before you will be able to redeem your points. To register your card, visit uchooserewards.com and click the Register link.

How do I register my card?

Please visit uchooserewards.com starting April 23, 2018. On the right side, you will see “New to UChoose Rewards?” with a Register link. Click Register, and then enter your card number. Once your card is authenticated, it will ask to establish your user name and password. Follow the instructions as provided.

How do I start earning points?

Every time you make a purchase with your card, you'll earn 1 point for every \$1.00 you spend. Plus, you can earn additional points by shopping in-store or online with participating retailers.

Where can I earn points?

You earn points everywhere your VISA®/Mastercard® credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at uchooserewards.com.

Where can I view my point activity?

You can access the history of your point activity through uchooserewards.com or via the UChoose Rewards® mobile app.

When can I redeem points?

It can take up to 60 days for your points to be credited to your account. You must first accumulate 1,500 points before you can redeem them. Your points are available to view on uchooserewards.com or the mobile app. Here you can keep track of the points you've earned, and then shop the online rewards catalog when you're ready to redeem. A Wish List Tracker is also available to notify you when you've earned enough points to redeem a specific item.

Can I share points with family members?

All credit cards within an account automatically earn points together. Additionally, if you have multiple credit card and debit card accounts with The Citizens Bank of Logan, you can link them together in a household account to earn rewards points faster.

How much does it cost to participate?

There's no cost to participate. Membership in UChoose Rewards® is free as part of your Citizens Bank of Logan credit card plan. Visit uchooserewards.com to start monitoring your points and browsing our online catalog.