

TB&T Visa® Debit Cards – Important Information for Business Cards



The following information is general Debit Card information relating to Troy Bank & Trust Debit Cards. The information included in the Business Access Card Disclosure and Agreement also applies to this TB&T Visa Debit Card. Please contact any of our Universal Bankers to obtain a copy of our Business Access Card Disclosure and Agreement. TB&T Visa Business Debit Cards are not covered under the consumer protection of the Electronic Fund Transfer Act and Regulation E.

General Account Information

Phone Numbers and Addresses

It is very important to keep us up to date with your correct address and phone number. Card reissues/replacements may be returned or lost if we do not have your correct address. If there is a problem with your card and we are not able to contact you, we may have to block your card.

Activation

To activate your card, you must call the activation number (866.633.5293) from a telephone number that is recorded on your card record. This can be a mobile, day or night telephone number. You must enter the last 4 digits of the card number, last 4 digits of the EIN Number associated with the card and the expiration date on the card. Your telephone numbers should always be kept current to avoid issues with card activation.

- First time cardholders will be prompted to select a PIN
- Cardholders with re-issued cards will only need to activate the new card

Expiration

Please be certain to check your card expiration date. Cards due to expire are issued during the month of expiration and should be expected in the mail around the 15th of the expiration month. For example, card expiration date is 03/20. The card is good through 03/31/2020 but the new card will reissue the beginning of the month (March). If you do not receive your card by the 20th of the month that it is due to expire, please notify us.

Signature on Back Panel

Troy Bank & Trust advises you to sign the signature panel on the back of your card. The card must be signed in order to be valid. VISA considers a signature panel with the words 'See I.D.' or equivalent language to be invalid.

PIN

Your PIN (personal identification number) should be kept in a secure location. It is your responsibility to maintain its security. To ensure this security, do not write your PIN on your card, do not keep your PIN with your card, and do not share your PIN with anyone.

To change or set your PIN, contact any of our convenient branches. The following information on file with us must be accurate before this can be done - phone number, Social Security number, date of birth, address and zip code.

Denials

Your card can be denied for several reasons. If your card is denied and you don't understand why, it is best to contact our Customer Service Department at 334.807.5110 or 888.258.8769 ext. 5110 rather than to continue trying.

Closing Your Card

Cutting up your card does not prevent activity. In order to stop charges or fraud activity, you MUST contact Troy Bank & Trust to close your card.

Card Limits

Purpose

Card limits are set for your protection should your card become lost or stolen.

TB&T Debit Card Limits

Card limits are set per 24-hour period – resets at Midnight EST each day.

- POS (Point of Sale) – Limit \$1,500 per day
This means at stores, gas pumps, online, over the phone, etc.
- ATM/CASH – Limit \$510 per day
This means any ATM withdrawals. This also includes any transactions done as a cash advance such as Postal Money Orders, Western Unions, and loan payments made to other financial institutions.
- For limit increases, please contact our Customer Service Department or your Loan Officer

Holds and Authorizations

Holds

When you allow a merchant access to your card, the authorization creates a hold on your account. When the merchant processes the actual transaction, and the amount they charge matches the authorization amount, the hold will expire. This hold is for a maximum of three days, so even if the merchant has not taken their funds by that time, the hold will still expire. It is important to monitor your account activity in order to obtain an accurate balance. Since ATMs do not always provide accurate balances, it is best to check your account online or call us to obtain your activity.

Gas Merchants

When debit cards are used to purchase gas as a debit, the merchant will send through an authorization, usually \$75.00 or more.

When debit cards are used to purchase gas as a credit, the merchant will generally send through an authorization of \$1.00.

This authorization will place a short-term hold (less than 1 hour) on your account. The actual amount of your gas purchase is what will be charged to your account.

Pay with Confidence

24/7 Fraud Monitoring

Your debit card is monitored for fraud 24 hours a day, 7 days a week. If there are suspicious transactions on your debit card, you will be contacted to verify whether the transactions are valid. Please be aware that you will never be asked for your entire Social Security number, card number, account number or PIN. Never give this information to anyone over the telephone.

Visa's Zero Liability Policy¹

Visa's Zero Liability Policy¹ is our guarantee that you won't be held responsible for unauthorized charges made with your TB&T Visa Debit Card. You're protected if your Visa debit card is lost, stolen or fraudulently used, online or offline.

¹Visa'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. For specific restrictions, limitations and other details, please consult your issuer.

Online shopping secured with Visa

Protecting you is our top priority. One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

As a TB&T cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Safety Tips That Can Reduce Your Exposure to Fraud

- ✓ Monitor your account(s). Online banking, Mobile Banking, and eAlerts are great tools to use for up-to-date information. Contact us if you would like more information on these services. Report any unauthorized transactions.
- ✓ Only carry the cards you intend to use. Leave the others at home in a safe place.
- ✓ Do not trust text messages, emails or direct telephone calls from unknown persons if they ask for personal information such as your card or account number. Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable. We will contact you whenever there is suspicious activity on your account via telephone, email, text, or Online Banking message.
- ✓ Care should be given when giving out your card numbers. There are many scams out there. For example, if something says it is FREE, and it is asking for your card number, it generally isn't free. Carefully review websites and merchants before giving out your card numbers. We recommend you never give your card number to anyone who calls or emails you. Once a merchant has your card numbers, they have access to your account.
- ✓ Beware of trial memberships. These are often a type of subscription that will charge your account on a regular basis.
- ✓ Never approach an ATM if anyone is lingering nearby. Never use an ATM if you see loose or wobbly parts attached to the face of the ATM or a dramatic change in the appearance of the ATM since your last visit. If you feel uneasy, go to another ATM location where you feel safer.
- ✓ If your card is captured inside of an ATM, call us immediately. It is likely the terminal owner will destroy your card.
- ✓ If you suspect that your card may have been compromised, contact us to block your current card. We will then issue you a new card with a new number.
- ✓ Be cautious when using your debit card for online purchases. If possible, designating one credit card with a lower limit for online purchases only is suggested because it limits exposure.
- ✓ Avoid using computers over which you do not have full control. This includes any public venue that provides Wi-Fi or any public computer with Internet access.
- ✓ When providing your card for payment, be sure it is returned to you. Also, verify it is your card. Many businesses process several cards at once and could accidentally return someone else's card to you.
- ✓ Check your receipt before signing to make sure it is for the correct amount.
- ✓ When shopping online, do not store your login credentials or your card information on websites.
- ✓ Ensure your login credentials (user IDs and specifically passwords) have secure, complex passwords that are difficult to guess (ex: minimum of 9 characters long using a combination of upper- & lower-case letters, number and characters)
- ✓ Ensure that computer protections are current (ex: firewalls, anti-virus software, etc.)

Traveling with Your Card

Domestic and International Travel

Troy Bank & Trust makes every effort to accommodate cardholders during their travels. We can help minimize transaction problems and processing disruptions with your TB&T Debit cards when you are traveling.

- ✓ Notify us of your destination and dates of your trip.
- ✓ Make sure we have your most up-to-date contact information
- ✓ For your protection, we always monitor your transactions for unusual activity and may need to contact you while you're away to verify activity.
- ✓ Make sure you know your PIN before embarking on any trips.
- ✓ Make note of your 16-digit card number and keep it in a safe place separate from your cards.
- ✓ Know your daily card limits.
- ✓ Check your card's expiration date before your trip.
- ✓ Never travel with only one means to access your money.
- ✓ You can use your card anywhere that accepts VISA. This also means you should be able to do a cash advance at financial institutions that accept VISA.
- ✓ Monitor your accounts regularly; more frequently if traveling
- ✓ If any suspicious transactions occur outside from your normal spending pattern, your card may be blocked. It is very important you contact us before you leave.
- ✓ If you are traveling to a foreign country, (particularly in Europe), merchants are more familiar with accepting EMV chip cards (cards with an embedded chip) than magnetic-stripe cards. TB&T offers EMV chip cards. Contact us for details.
- ✓ Visa does require that magnetic-stripe cards be accepted everywhere Visa is accepted.
- ✓ Keep our telephone number handy in case you need to contact us in emergency situations
334.807.5110, toll free 888.258.8769 ext. 5110 or after hours 800.500.1044
(card cancelation only).

Lost or Stolen Cards

Contact us immediately if you feel your card is lost or has been stolen.

During Business Hours

334.807.5110 or 888.258.8769 ext. 5110

After Business Hours

800.500.1044

Learn more about our Debit Card related services at www.troybankandtrust.com



Visa Business Debit Card - Additional Time & Money Saving Benefits:

- Simplify the way you pay – use your card to cover supplies, vendor payments and more
 - Stay protected from fraud with Visa Zero Liability Policy¹
 - Travel and Emergency Assistance Services²
 - Auto Rental Collision Damage Waiver²
 - Roadside Dispatch - available 24-hour roadside assistance service²
 - Purchase Security and Extended Protection² doubles the length of the manufacturer's warranty.
 - Special business discounts from Visa SavingsEdge³
 - Track every purchase you make online, in more detail than you get from checks.
 - Online bill payments let you automatically pay vendors that regularly invoice your business.
 - Your card is accepted virtually everywhere including many places that don't take checks.
- **Please be aware that Regulation E does not apply to your new TB&T Visa Business Debit Card. Your new TB&T Visa Business Debit Card is protected by the Visa Zero Liability Policy¹.**

Business Visa Debit Card

¹ 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. For specific restrictions, limitations and other details, please consult your issuer.

² Services provided by Visa. Certain terms, conditions, and exclusions apply. Please visit <https://usa.visa.com/support/small-business/card-benefits.html> for more details.

³ Visa SavingsEdge offers a new and convenient way for enrolled Visa Business cardholders to receive discounts on qualifying business purchases at participating merchants. Discounts are provided in the form of statement credits on their Visa Business card accounts, rather than using coupons or codes. There are no fees for cardholders to enroll or participate in Visa SavingsEdge. Cardholders simply register their valid Visa Business card(s) on the program website, receive confirmation of their enrollment, and then use their registered Visa Business card at participating merchants. The cardholder will receive their discount in the form of a statement credit for each qualifying purchase on a future card statement. Prior to participating in the program, online registration of a valid Visa Business Debit or credit card at www.visasavingsedge.com is required. As a part of the enrollment process, cardholders are required to accept the program Terms and Conditions.