

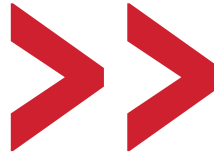
BUSINESS ACCOUNT LETTER

D.L. Evans | BANK

Credit Card Department ♦ PO Box 1188 ♦ Burley, ID 83318

[DATE]

[Customer Name]
[Address]
[City, State Zip]



**YOU'LL RECEIVE
REPLACEMENT
CREDIT CARDS SOON!**

Dear [CUSTOMER],

Thank you for being a loyal D. L. Evans Bank customer. D. L. Evans Bank is dedicated to providing your business with the quality products you have come to expect. We are sending this letter to let you know about changes we are making to your business credit card account. You will soon receive new D.L. Evans Bank Visa® Business Credit Cards to replace your existing cards.

Prepare for your new Visa® Business Credit Cards

Each active cardholder linked to your business credit card account will receive a new Visa® Business Credit Card. Starting on August 8, 2022, we will mail your new business credit cards to the billing address on your account. Continue using your existing business credit cards until **8/21/22**. On or after **8/22/2022**, please confirm receipt of your new cards by following the instructions on the sticker located on your new card(s) to activate your account(s).

New Card Features

Online Access: Your new Visa® Business Credit Card account will have the option of enrolling in SpendTrack. SpendTrack is a scalable solution that enables a designated administrator(s) or manager(s) to view all employee card accounts, open new card accounts, manage credit lines, view and approve expense reports, and create management reports. Your employees can also be granted limited access to manage their individual credit card account. Single sign-on access will be available through your existing D.L. Evans Bank business online banking portal if applicable.

Your new credit card(s) will be contactless! Your new Visa® Business Credit Card(s) will include the latest chip technology including support for contactless transactions. Contactless means you don't have to insert your card into the point-of-sale terminal and wait. Every chip transaction and every contactless transaction includes a unique code, helping to protect against fraud and keep your information safe. Contactless transactions only work within 1-2 inches from a point-of-sale terminal.

Enhanced Rewards: After you have activated your new D.L. Evans Bank Visa® Business Credit Card, you will begin earning **1.5 points** per qualified dollar on purchases. You'll be able to redeem your Rewards points toward merchandise items, shopping, travel, and event tickets, as well as gift cards and **cash back**.

Rewards Conversion

You will not lose any Rewards in the transfer to the new Rewards program.

- You can continue to redeem your existing ScoreCard Rewards points until **10/18/2022** **AND**
- Any remaining points after **10/18/2022** will be transferred to the new Rewards program in November 2022.

KEY DATES

8/8/2022 - New D.L. Evans Bank Visa® Credit Card mailed.

8/22/2022 – Old D.L. Evans Bank Credit Card becomes inactive.

8/22/2022 – Activate your new D.L. Evans Bank Credit Card and begin using it for purchases.

November 2022 – All points earned, but not redeemed, on your previous account will be transferred to the new rewards program.

BUSINESS ACCOUNT LETTER

New Payment Address

The address where you currently send monthly payments will change as of **August 19, 2022**, and you will need to send any payments after this date to the following address:

PO Box 2711
Omaha, NE 68103-2711

PLEASE NOTE

Payments received at the old payment address in Carol Stream, Illinois after **8/19/22** will be returned. Payments will continue to be accepted at all D.L. Evans Bank branch locations.

Online Access for Your Current Account

Access to www.mycardstatement.com and www.ezbusinesscardmanager.com will be canceled on **8/19/2022**. If your business credit card account is currently enrolled in auto-pay, any transactions scheduled to occur after August 19, 2022 will be cancelled and cannot automatically be applied to your new account.

Replacement Cards

If your current business credit card expires, is damaged or reported as Lost/Stolen after July 10, 2022, a replacement card for your existing account may be delayed until your new card is issued and activated.

Notice of Termination of Travel Accident Insurance

Travel Accident Insurance and Travel Advantage (including Auto-rental insurance) coverage will be terminated as of **8/19/2022**.

Your Next Steps

- **Update your Bill Payments.** If you make payments using your current credit card, contact each merchant with your new, updated card number to avoid any interruption in service. You can do this beginning 8/22/2022.
- **Update your Mobile Wallet.** You can register your new cards on Apple Pay, Samsung Pay, or Google Pay beginning 10/1/2022.

Please contact us at 1-833-677-5270 if you have any questions or experience any difficulty during this transition process. We appreciate your business and are committed to serving your financial needs.

Sincerely,

D. L. Evans Bank

Credit Card Department

ANSWERS TO YOUR QUESTIONS

Q. What's changing?

A. Your credit card account number, your card's expiration date, security code, online access, and reward program.

Q. What's not changing?

A. Your credit card limit, pricing, and terms will not change.

Q. Do I need to update my payment settings?

A. Yes, payments set up through a bill pay program or similar will need to be updated with your new credit card account information and payment address.

Q. Will I lose my earned ScoreCard Reward points?

A. No, any unredeemed points at the end of the ScoreCard redemption period will be transferred to the new rewards program in November 2022.

Q. What if I have opted to household my ScoreCard reward points?

A. Household information currently setup on www.scorecardrewards.com will not transfer to the new reward program. The points will be transferred to the individual cardholder(s). However, you can recreate the household relationship in the new rewards program when available.

Q. Will my new card earn rewards?

A. Yes, once you have activated your new card you will begin earning 1.5 points per qualified dollar on purchases. Information about the new rewards program will be provided at a later date.

Q. Do I need to update merchants that have my card information on file? (I.E. monthly subscriptions)

A. D.L. Evans Bank credit cardholders are automatically enrolled in the Visa Account Updater (VAU) and unless you have specifically asked to opt-out, the VAU will provide automatic account updates to VAU participating merchants that have an ongoing account relationship with you. Please note, not all merchants participate in VAU. Make sure to contact each vendor with your new updated credit card numbers to help avoid any interruption in service.