

D.L. EVANS BANK
FREQUENTLY ASKED QUESTIONS – CREDIT CARD CONVERSION AUGUST 2022

KEY CONVERSION DATES

New D.L. Evans Bank Visa® Credit Card mailed	Online access to mycardstatement.com and eZbusiness will be canceled	Old D.L. Evans Bank Credit Card becomes inactive.	Activate your new D.L. Evans Bank Credit Card
8/8/2022	8/19/2022	8/22/2022	8/22/2022

Why am I receiving a new credit card?

D.L. Evans Bank is changing their credit card processor to better serve your credit card needs. This change requires that a new card be issued. Plus! Your new credit card will be contactless! Your new credit card will include the latest EMV chip technology including support for contactless transactions.

Can I continue to use my current card until my new card arrives?

Yes. Your current card will remain active until August 22, 2022 at 4:45 a.m. MDT. New cards will be mailed to the current address on your credit card account starting August 8th. Allow 10-14 days for delivery. On or after August 22, 2022, please confirm receipt of your card by following the instructions on the sticker located on the new card to activate your account(s).

Will I get a new card number?

Yes. All cards being issued with this conversion will have a new unique number. For accounts with multiple cardholders, each cardholder will have a new individual card number, CVV number, and expiration date. Although each cardholder will have a unique card number, you still have one shared credit limit and will receive only one statement. You will be able to easily track your transactions on your statement by the specific card number used.

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.


What is contactless EMV?

Every EMV chip transaction and every contactless transaction includes a unique code, helping to protect against fraud and keep your information safe. Contactless means you don't have to insert your card into the point-of-sale terminal and wait...save time every time you tap. Contactless transactions only work within 1-2 inches from the point-of-sale terminal. You can be confident that your card will work everywhere around the world and, depending on the location, you will have the option to tap, insert, or swipe your D.L. Evans Bank credit card.

Can fraudsters skim information from a contactless card?

A unique, one-time code, specific to each transaction, secures your payment information. The code cannot be reused by fraudsters. Even if they were able to access it, the information would be useless to them.

How do I know where to tap my card?

The symbol on the checkout terminal shows you where to tap your contactless card to make a contactless payment. Tap your card where you see this contactless symbol. 

How do I use my contactless card?

1. Look for a contactless symbol on the payment terminal.
2. Tap your card to the front of the point-of-sale terminal.
3. Wait for a beep or green light before removing your card (you can put your card away- you won't need it again).
4. Follow any instructions on the screen (you might be asked to sign).

Can I use my contactless card even if I don't see the Contactless Symbol on the terminal?

Yes. If you don't see the Contactless Symbol, you can still insert your contactless card at an EMV checkout terminal or swipe your card at a magnetic stripe terminal.

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 August 22, 2022 at 4:45 a.m. MTN. Instructions will come with your new card to ensure it is ready to use on or after August 22, 2022 4:45 a.m. MTN.

What if my current card expires, is damaged or lost/stolen?

If you request a replacement card after August 4, 2022 a replacement card for your existing account may be delayed until your new card is issued and activated.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing D.L. Evans Bank credit card?

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. To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs), we encourage you to contact the merchant on or after August 22, 2022 with your new card 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. You will need to send all payments after August 19, 2022 to the mailing address P.O. Box 2711, Omaha, NE 68103-2711 to ensure that your payment reaches the processor in a timely manner. Payments received at the old payment address in Carol Stream, Illinois after August 19, 2022 will be returned.

Can I still make payments at my local branch?

Yes. Payments will continue to be accepted at all D.L. Evans Bank branch locations during regular business hours.

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 August 22, 2022 to provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

Will I be able to access my credit card account online?

Yes. Access to your credit card information will be available through your existing D.L. Evans Bank online banking service (if applicable). You will have access to real-time credit card information including transactions, pending activity, payment information and custom email alerts, plus you can sign up for electronic statements.

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

No. Access to mycardstatement.com and ezbusinesscardmanager.com will be canceled on August 19, 2022. You will not be able to access statements/history online as of August 19, 2022, so we recommend you save the statements to your computer or print hard copies before this date. Requests for statement reprints may incur a fee.

Will I be able to access my credit card account on a mobile app?

Yes. Manage all your D.L. Evans Bank accounts with one convenient mobile app. After 8/22/22 your new credit card information will automatically populate to your D.L. Evans Bank mobile banking app where you can view account activity, schedule a payment, and create custom notifications for any activity on your credit card. You'll also be able to turn your card "on" or "off" anytime as well as set limits on where and how your card can be used.

What if I don't have any other accounts with D.L. Evans Bank except this credit card?

If you do not have any other accounts with D.L. Evans Bank you will be able register your D.L. Evans Bank credit card information on the e-customer service website, <https://onlinebanking.firstdata.com/ecs/dl-evans-bank>. There will no longer be a stand-alone credit card app available after August 19, 2022 but you will be able to access the new e-customer service website, <https://onlinebanking.firstdata.com/ecs/dl-evans-bank>, on any mobile browser.

How do I view my Business Credit Card online?

Business Credit Cards can be viewed on SpendTrack, <https://spendtrack.fiservapp.com/dl-evans-bank/>. Please contact your local branch or Business Banking Officer for SpendTrack enrollment information.

Will I lose my earned ScoreCard Reward Points?

No. You will not lose any Rewards in the transfer to the new Rewards program

- o You can continue to redeem your existing ScoreCard Rewards points until October 18, 2022 at www.scorecardrewards.com.

AND

- o Any remaining points after October 18, 2022 will be transferred to the new Rewards program, UChoose Rewards, in November.

What is UChoose Rewards®?

UChoose Rewards® is a program that earns you points for using your D.L. Evans Bank credit card. All D.L. Evans Bank Visa® 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 points?

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.

How do I register my card?

You can click on the rewards button within the online portal which will direct you to the UChoose Rewards website. You will not need to choose a new username or password if you access the rewards website through the online banking portal. You can also visit uchooserewards.com. 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 you to establish your username 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® 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?

You must first accumulate 1,000 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.

How much does it cost to participate?

There's no cost to participate. Membership in UChoose Rewards® is free as part of your D.L. Evans Bank credit card plan. Once you have activated your new card, visit uchooserewards.com to start monitoring your points and browsing our online catalog.

Will any of my other card benefits be changing?

Yes. Travel Accident Insurance and Travel Advantage (including Auto-rental insurance) coverage will be terminated as of August 19, 2022.

Will my credit report be affected by this conversion?

No. At conversion we will send the bureaus a transfer file which will transfer the old card number and all the history on the account to your new credit card account number.

Will daily spending limits remain the same?

Yes. There will be no changes to the daily spending limits on your credit card account.

What will happen to my dispute claim if it hasn't been resolved by the time I need to activate my new card?

All active dispute claims, at the time of conversion, will be transferred to our new processor who will continue the investigation and send you correspondence regarding the claim status.