TB&T Consumer Debit Cardholders

Start watching for your NEW Troy Bank & Trust Visa® Debit Card in the mail!

Your Troy Bank & Trust Debit Mastercard® is becoming a Consumer TB&T Visa® Debit Card

Enjoy the benefits of Visa

To provide you with the best financial tools available, we're transitioning your TB&T Debit Mastercard from Mastercard to Visa. Here's what that means to you:

What's happening

- You'll be receiving a new card with the Visa logo. This will replace your current card.
- Begin looking for your new Visa card between now and March 12th.
- There's no cost associated with this change.

What will stay the same

- Your basic account terms.
- 24/7 Fraud Monitoring
- Our commitment to your security and satisfaction.
- Your existing ScoreCard Rewards points will be transferred from your current Debit Mastercard to your new Visa Debit card - will be processed in March.
- Zero Liability now with Visa's Zero Liability Policy* *learn more here*
- Online shopping secured with Visa* *learn more here*

What will change

- Your debit card number, expiration date, debit card PIN and security code.
- ScoreCard Reward points will have a 5-year expiration date.

When your new card arrives

- Complete the following before **April 30, 2020** – on this date your old debit card will be canceled.
  - ✓ Activate your new card immediately and set your PIN
  - ✓ Update your card information with any merchants, billers or other service providers that have it saved.
  - ✓ Update your card information or enroll into our convenient card services:

ScoreCard Debit Rewards

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TROY BANK & TRUST

ScoreCard Information for your NEW TB&T Visa® Debit Card

- ✓ New Visa cards should be available on Monday, March 2nd in Scorecard system
- ✓ Once the point transfer is completed from the Mastercard to Visa card, you will not have to register as the old information transfers
- ✓ You should be able to still use your old sign on and use the points on the old card
- ✓ New registration required for brand-new cardholders that have never had ScoreCard
- ✓ Reminder – ScoreCard Reward points now have a 5-year expiration date

Q: What if the website locks me out? Who can help me?

A: The website should not lock you out. If you do not remember your username and/or password, click the link to log in without an ID. The site will allow you to enter you're your First Name, Last Name, last 8 digits of debit card number and zip code. If you still cannot log in, call **ScoreCard Customer Service at 1-800-854-0790**.

Q: Do my Points expire?

A: As long as your Troy Bank & Trust Visa Debit Card account is open and the Rewards Program has not ended, **your ScoreCard Reward Points have a 5-year expiration date**. The expiration of points will occur annually in October and you will be notified beginning 6 months prior to the expiration of points. However, if your Troy Bank & Trust checking account is closed for any reason, any unredeemed Points remaining on the date of account closure are forfeited and expire. If the Rewards Program is to end for any reason, you will be notified. In that event you will have at least 60 days to redeem your Points. After this redemption period, any unredeemed Points will expire.

ScoreCard FAQs: https://www.troybankandtrust.com/ebanking-services/scorecard-faq

ScoreCard Login: https://www.scorecardrewards.com/#/login

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Your NEW Troy Bank & Trust Visa Debit Card® has arrived!

Dear Troy Bank & Trust Debit Cardholder:

Troy Bank & Trust is pleased to present your new Visa Debit Card®. It replaces your existing debit card with TB&T, and it's even better!

Activate your new debit card by simply following the activation instructions on the sticker located on the front of the new card. You will need to call from a phone number we have on file for you – home, work or cell.
During the activation process, you can establish your new debit card PIN.

You may begin to use your new debit card TODAY once activated. Once your new debit card is activated, please discontinue using your old debit card and destroy it at that time.

- You will need to activate your new Visa Debit card before **April 30, 2020**. After this date, your old debit card will be cancelled.
- **Recurring Transactions** - If you currently have recurring transactions processed on your old debit card, you will want to contact the appropriate merchant(s) to update your card information.
- **ScoreCard Rewards** – your current rewards points will be transferred from your current debit card to your new Visa Debit Card. You will need to set up your new Visa Debit Card in the ScoreCard system to access and redeem your reward points. Please be aware, your ScoreCard Reward Points will have a 5-year expiration date. The annual expiration of points will occur annually in October and you will be notified beginning 6 months prior to the expiration of points to allow enough time to redeem.
- **SecurLOCK™ Equip** – If you are currently enrolled into SecurLOCK, you will use your same login credentials to add your new Visa Debit Card and remove your old debit card after April 30th. If you are not enrolled, download the app today which allows you to control how, when and where your TB&T debit card is used. Help protect yourself from fraud and unwanted account spending.
- **Mobile Wallet** - If you currently have your TB&T debit card added to your Mobile Wallet, you will need to add your new Visa Debit Card and remove your old debit card. Add your new Visa Debit Card to your Mobile Wallet today - Instead of using your physical card to make purchases, you can pay with your smartphone, tablet or smartwatch. A new convenient & secure way to pay!

We apologize for any inconvenience this may cause, and we appreciate that you have given TB&T your trust and support.

Your Troy Bank & Trust Visa Debit Card®…

- **Serves as your ATM card for easy access to your checking and savings accounts.** Withdraw cash, transfer funds or access your current balance 24 hours a day, seven days a week.
- **Looks like a credit card but works like a check** for making purchases at any store, restaurant, or merchant accepting Visa debit cards. Just present your Visa Debit Card at the time of purchase and the amount will be deducted from your checking account. There is no check to write, no checkbook to carry, and no waiting for check approval.
- **Is not a credit card.** Don't worry about interest rates and finance charges. Purchases made using this card are deducted directly from your checking account and detailed on your monthly checking account statement.

We hope you enjoy the simple, time saving and worry-free advantages of your new debit card. Your Visa Debit Card is welcome at millions of locations that accept Visa debit cards. If you have any questions about your new card or have any issues activating, please contact us at any of our convenient branch locations or visit us online.

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The Only Bank You'll Ever Need!
www.troybankandtrust.com

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Customer Education - FAQs

TB&T Visa Debit Card: Consumer Card

Updated 3/2/2020

Q. Why am I receiving a new card?

A. We are transitioning the Troy Bank & Trust Debit Card from Mastercard to Visa, which provides added card features and benefits. We hope you'll enjoy the enhanced services of Visa.

NEW TB&T Visa Debit Cards - Advantages

Convenience

- Pay more conveniently than with cash or checks
- Use your debit card to make purchases or get cash back when you use your PIN at millions of locations worldwide, no minimum purchase required.
- Purchases are automatically deducted from your checking account
- Add your card to your Mobile Wallet - Instead of using your physical card to make purchases, you can pay with your smartphone, tablet or smartwatch. A new convenient & secure way to pay!

Security

- Shop safely and securely worldwide — online and in stores
- Zero Liability protection against unauthorized purchases[1]
- Cards come with chip technology for enhanced security to reduce fraud.
- Proactive fraud monitoring

Control

- Keep track of everyday purchases with ease using our Online Banking & Mobile Banking.
- Avoid late fees by setting up recurring payments with your card.
- Set up Online Banking alerts to keep track of your debit spending.
- Set up SecurLOCK Equip to control how, when and where your TB&T debit card is used.

Rewards

- With ScoreCard Rewards, earn points when you use your PEN not your PIN.
- Redeem rewards for shopping, travel, and more
- Get something back for the money you spend

Q. What is changing and what do I need to do?

A. This card replaces your existing card which will expire on **April 30, 2020**. You'll need to activate your new card as soon as you receive it and destroy and discard your current card. The new card comes with a new card number, expiration date and security code so you'll need to update any merchants who automatically bill your account with this new information. This may include your wireless, cable and/or internet providers, insurance companies, highway toll accounts and online merchants you shop regularly among others. *Phone number for card activation 866.633.5293*

Q. Is my card number changing?

A. Yes, your new card comes with a new card number, expiration date and security code. Please update the following once your new card arrives:

- Merchants who regularly bill this account through automatic/recurring payments
- Merchants who have your card on file, e.g., online shopping sites
- Any bill pay service you use to regularly pay your bill
- TB&T Debit Card Services - Mobile Wallet, SecurLOCK and ScoreCard Rewards

Q. I sometimes use my card for cash withdrawals at the ATM. Will my PIN change?

A. Yes. You'll be establishing your PIN when you activate your new card.

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Q. When will I get my new card?

A. Your new Troy Bank & Trust Debit Card Visa card will arrive around the end of February/beginning of March. When it does, please be sure to activate your card by simply following the activation instructions on the sticker located on the front of the new card. You will need to call from a phone number we have on file for you – home, work or cell. During the activation process, you can establish your new debit card PIN. You should also update merchants who automatically bill your account with the new card number, expiration date and security code.

Q. My new card hasn't arrived yet? Should I be concerned?

A. *If between March 2-13* - No, not at this point. Your card should arrive no later than March 13th.
If after March 16 – Please contact our Customer Service Dept at 334.807.5110 or 888.258.8769 ext. 5110.

Q. When can I start using my new card?

A. As soon as you receive it, activate your card by simply following the activation instructions on the sticker located on the front of the new card. You will need to call from a phone number we have on file for you – home, work or cell. During the activation process, you can establish your new debit card PIN. Remember to update any merchants who automatically bill your account with your new card number, expiration date and security code.
Phone number for card activation 866.633.5293

Q. Can I still use my current Troy Bank & Trust Debit Card?

A. Only until it expires on April 30, 2020. Once you receive your new card, you should activate it immediately and destroy and discard your current card for security purposes.
*Please be aware your old card will be active until April 30th and you will need to continue to monitor your account for unauthorized charges that may be resulting from the TB&T Debit Mastercard. If you would like to cancel this card, please contact our Customer Service Department at 334.807.5110 or 888.258.8769 ext. 5110.

Q. What should I do with my current card?

A. Once you've received and activated your new card, destroy and discard your current card. Your current card is valid through April 30, 2020, giving you time to contact merchants who automatically bill your card and provide them with your new account number, expiration date and security code.
*Please be aware your old card will be active until April 30th and you will need to continue to monitor your account for unauthorized charges that may be resulting from the TB&T Debit Mastercard. If you would like to cancel this card, please contact our Customer Service Department at 334.807.5110 or 888.258.8769 ext. 5110.

Q. How can customers determine what account their new Visa card is linked to?

A. You may check your balance at the ATM. Not only will this confirm your new card & PIN works, it will display the last four digits of the account number and balance of the account the card is linked to.
You may also contact TB&T for this information as well.

Q. Where is my card if I have moved in the past few months?

The Visa debit cards cannot be forwarded to new addresses since this is secure information enclosed.
Visa debit cards returned to the bank as returned mail due to invalid addresses or undeliverable are being handled by the Bank. You may contact the bank if you have not received your new Visa card by March 16th.

Fraud Protection

Q. Will my new Visa card be monitored for fraud like my old card was?

A. Your new Visa debit card will be 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.

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Q. What is the Visa Zero Liability Policy?**

A. Visa's Zero Liability Policy** 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.

Q. How will my online shopping by safer with Secured with Visa?

A. 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.

Recurring Bill Payments

Q. What will happen with automatic/recurring bill payments on my card?

A. You'll need to contact any merchants who regularly bill this card and provide your new card number, expiration date, and security code. This may include your wireless, cable and/or internet providers, insurance companies, and online merchants you shop regularly among others.

ScoreCard Rewards

Q. Are my ScoreCard Rewards changing?

A. Your rewards balance is staying the same. You'll continue to earn 1 point for every $2 on all signature point-of-sale purchases. Your ScoreCard Reward Points will have a 5-year expiration date. The annual expiration of points will occur annually in October and you will be notified beginning 6 months prior to the expiration of points to allow enough time to redeem.

Q. What happens to the rewards I've already earned?

A. Your current rewards points will be transferred from your current debit card to your new Visa Debit Card in March. New Visa cards should be available on Monday, March 2nd in ScoreCard system. Once the point transfer is completed from the Mastercard to Visa card, you will not have to register as the old information transfers. You should be able to still use your old sign on and use the points on the old card. Please be aware, your ScoreCard Reward Points will have a 5-year expiration date. The annual expiration of points will occur annually in October and you will be notified beginning 6 months prior to the expiration of points to allow enough time to redeem.

Q. Is there a limit to the amount of ScoreCard Reward points I can earn, and will they expire?

A. No there is no limit to the amount of points you can earn. Your ScoreCard Reward Points will have a 5-year expiration date. The annual expiration of points will occur annually in October and you will be notified beginning 6 months prior to the expiration of points to allow enough time to redeem.

Q. How can I redeem my ScoreCard Reward points?

A. You can easily redeem for rewards online at https://www.scorecardrewards.com/.

Q. What can I redeem for?

A. You can redeem your points for brand name merchandise and exciting travel rewards.

ScoreCard Customer Service

800.854.0790 | Mon-Fri 8 am- 10 pm CST

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Mobile Wallet

Q. If I use Mobile Wallet, do I need to add my new Visa card?

A. Yes. If you currently have your TB&T debit card added to your Mobile Wallet, you will need to add your new Visa Debit Card and remove your old debit card. Add your new Visa Debit Card to your Mobile Wallet today - Instead of using your physical card to make purchases, you can pay with your smartphone, tablet or smartwatch. A new convenient & secure way to pay!

Mobile Wallet Customer Support:

844.644.8330 | 7:30 am - 10:00 pm CST | 7 days a week

SecurLOCK Equip

Q. If I currently use SecurLOCK Equip, do I have to create a new login?

A. No. Your login credentials will remain the same for your SecurLOCK app. You will be able to login using your existing login username and password. If you are not enrolled, download the app today which allows you to control how, when and where your TB&T debit card is used. Help protect yourself from fraud and unwanted account spending.

Q. If I use SecurLOCK Equip, do I need to add my new Visa card?

A. Yes. Once you receive and activate your new Visa card, you will need to add your new card to your SecurLOCK Equip app.

Q. When should I remove my old card from the SecurLOCK app?

A. Once your old card is canceled either by you or the bank before April 30, 2020. Until then, the SecurLOCK app is protecting you and your card from unauthorized charges. You can control what gets authorized on the old card until all payments are set up on your new card within this app.

Other

Q. Will I see changes to my monthly statement?

A. No, there will be no changes to your monthly statement in how your debit card transactions post or viewed in your bank account or monthly bank statement.

Q. Will my new Visa card be accepted by all merchants?

A. Visa is accepted at millions of locations worldwide and gives you access to cash at ATMs displaying the Visa®/PLUS® symbol, so you'll be able to use your new card at many places.

Q. Can I still see my debit card transactions in my TB&T Online Banking or Mobile Banking app?

A. Yes. You can still access your transactions in your TB&T Online Banking and Mobile Banking using your same login and password. All account details will transfer from your old card to your new card and you'll see your new account online and on the mobile app.

Q. If my old card had a Trojan card image, will my new card also have a Trojan card image?

A. Yes. If your old card was a Trojan card and flagged as such on our core banking system, then your new Visa debit card will also have the Trojan card image.

Chip technology

Q. Why am I receiving a chip card?

A. To enhance security, your new Troy Bank & Trust Debit Card includes chip technology. The embedded chip on your card improves fraud protection when you make purchases at chip-activated terminals. It also provides global acceptance.

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Q. What is different about a chip card?
A. Every time you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. This type of card has been around for more than a decade and is safe to use.

Q. Where can I use my chip card?
A. You can use your card at millions of places that accept Visa credit cards, at home and around the world.

Q. Do I need to use a PIN with my Visa chip card?
A. No. most merchants, you can choose whether you want to verify your identity using your PIN or your signature. If it's not clear how to choose, simply ask a customer associate for help. For some purchases under $50, you may not be required to enter your PIN or sign.

Q. Can account data from a Visa chip card be stolen and fraudulently used?
A. All Visa cards offer protection from unauthorized use of your card or account information. Visa chip technology offers another layer of security when used at a chip-activated terminal. While Visa chip technology generates a one-time use code that's virtually impossible to counterfeit, the account information may still be subject to compromise. Notify us immediately of any unauthorized use and know you are protected with Visa's Zero Liability Policy**.

Q. Will I have to pay any fees to use my chip card?
A. No. There are no additional fees to use your new chip card.

Q. I'm not sure I've seen a chip-activated terminal. Is there anything different about how I pay?
A. More of the places you like to shop are transitioning to chip-activated terminals every day. The checkout process is only slightly different than usual.

- If a chip-activated terminal is available, you'll be prompted to insert (or "dip") the chip end of your credit card into the terminal. Leave your card in the terminal and follow the prompts on screen.
- At merchants who are not yet equipped with chip-activated terminals, simply swipe your card as usual.
- For phone and online transactions, simply provide your credit card number and complete your transaction as you do today.

Q. Why do I need to leave my card in the terminal?
A. While your card is in the chip-activated terminal, the embedded chip creates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If you remove your card too soon, your transaction will be canceled.

Q. Can I still swipe my card to pay?
A. Yes. If a merchant is not yet chip-activated, simply swipe your card. Keep in mind, you may need to sign for your purchase.

Q. Can I still access my account at the ATM?
A. Yes. You can use your Troy Bank & Trust Debit Card at the ATM. However, you'll be establishing your new PIN at the time of card activation. Be sure to follow the instructions for chip-activated ATMs.

** Visa's Zero Liability policy does not apply to unauthorized transactions on prepaid cards for which the issuing financial institution has not collected the cardholder's personal information prior to the transaction or to certain commercial card transactions. Cardholders must use care in protecting their card and notify their financial institution immediately of any unauthorized use. Cardholders should contact their issuing financial institution for additional details.

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