



December 20, 2021

Card holder Name1
Card holder Name2
Address
City, ST Zip

RE: Acct ending in XXXX

GNB Bank is excited to announce improvements to our credit card program. Please review the following enhancements to your new credit card that will be mailed on March 7, 2022. Please allow 7-10 business days for delivery.

- **Contactless EMV chip card:** Now use near-field communications (NFC) for making secure payments. An embedded EMV chip and antenna enable consumers to wave their card over a reader at a point-of-sale (POS) terminal to make payments. Because they also have a magnetic stripe and EMV chip, they can be swiped or inserted at merchant locations that don't yet support contactless payments.
- **24/7 Cardholder Service:** Call 800-270-5978 If you have a question during normal business hours, please call your local GNB office for balance inquiries, payment information, transaction history, statement requests, or to dispute a charge.
- **Online Access:** Single sign-on access through GNB Bank's online banking allows you to view your credit card information along with your other GNB accounts. 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.
- **Mobile App:** Your credit card information will also be available on GNB Bank's mobile app. The GNB CR Card App will be discontinued effective March 21, 2022.
- **Digital Wallet:** Add your GNB credit card to your smartphone's wallet after activation on March 21, 2022. We support Apple Pay®, Google Pay™ and Samsung Pay®.
- **You will have a NEW credit card number and expiration date.**

Accounts with multiple cardholders: For security reasons, each cardholder will have a new individual card number, CVV number and expiration date. Even though each cardholder has a unique card number, you still have just one shared credit limit, and will only receive one statement. You will be able to easily track your transactions on the statement by the specific card number used.

Key Dates

03/07/2022 – New GNB Bank credit card mailed

03/21/2022 – Old credit card becomes inactive

03/21/2022 – Activate your new card starting at 6:00 a.m. CST using the instructions on the card

- All NEW credit cards issued will be VISA. We will no longer offer MasterCard. **Please see the included change of terms letter for your new credit card terms and fee structure.**
- 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 your convenience.
- If you have recurring automatic monthly payments to other vendors set up with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in service.
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries, please call us at **800-545-0172** or any **GNB location** and ask **for Jeremiah Clemons.**

Scorecard Rewards

Beginning March 21, 2022, all GNB credit cards will have the Scorecard Rewards program. With Scorecard Rewards you earn points on purchases that may be redeemed for merchandise and travel rewards, statement credit and more!

- **If you've already been earning Scorecard points you will not lose any points.**
We're hopeful that your Scorecard Reward points balance can be added to your statement each month. Points balances and redemption is always available on **www.scorecardrewards.com**.
- You will no longer be getting a statement credit each November based on the amount you spent during the year. You will now begin to earn 2 points per dollar spent at most gas stations and grocery stores. GNB does not control participating merchants category codes. You will also earn 1 point per dollar on all other purchases.

We're excited about these changes and the positive benefits it holds for our customers. Please contact us with any questions.

Sincerely,



Jeremiah Clemons
Credit Card Specialist

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

GNB Bank is changing our credit card processor to better serve your credit card needs. This change requires that a new card be issued to you.

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

Yes, your rates and terms are changing, please see the rates and terms letter.

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

Yes, you will be able to 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 **03/21/2022**. Instructions will come with your new card to activate the new card beginning **03/21/2022**.

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

Yes. As a security feature, all cards being issued during 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 GNB Bank 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 immediately upon receiving your new card number to provide them your new card information.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

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 **03/21/2022** to ensure that your payment is received timely.

We will continue to accept payments at your local GNB office.

I setup my monthly credit card payment as an automatic ACH transfer 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) immediately upon receiving your new card 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?

Your previous card history will be retained for customer service inquiries. However, you will not be able to access statements/history online after **03/21/2022** so we recommend you save the statements to your computer or print hard copies before this date from mycardstatement.com. GNB keeps record of all credit card statements.

Will I lose my Reward points?

No! Customers will not lose any Rewards earned in the transfer to the new processor, so there is no need to redeem the Rewards before the new program begins.

How do I earn Rewards?

Every time you make a purchase with your card, you'll earn Rewards. There will not be any period of time in this transition in which you will not be earning rewards. You earn Rewards everywhere your VISA® credit card is accepted.