

Frequently Asked Questions | New Credit Card

Why am I receiving a new credit card?

First International Bank & Trust is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

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 April 25, 2016 at 5:45 a.m. CST. Instructions will come with your new card to ensure it is ready to use on or after April 25, 2016.

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded microprocessor chips that store and protect cardholder data. This standard has many names worldwide and may also be referred to as "chip and signature" or simply "chip card."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will be accepted at all merchant locations.

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

Yes. As a security feature, all cards being issued with 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 First International Bank & Trust credit card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance or clubs), contact the merchant immediately upon receiving your new card number and expiration date.

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 April 25, 2016 to ensure that your payment reaches the processor by your due date. As always, you are welcome to drop off your credit card payment at your local branch.

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) immediately upon receiving your new card to provide your new card number and payment address of P.O. Box 2711, Omaha, NE 68103-2711.

Frequently Asked Questions | Continued

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 as of April 25, 2016, so we recommend you save the statements to your computer or print hard copies before this date.

What is UChoose Rewards®?

UChoose Rewards® is a program that earns you points for using your First International Bank & Trust credit card. All First International Bank & Trust VISA®/Mastercard® 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 www.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. To register your card, visit www.uchooserewards.com and click the Register link.

How do I register my card?

Please visit www.uchooserewards.com starting April 25, 2016. 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 to establish your user name 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®/Mastercard® 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 www.uchooserewards.com.

Where can I view my point activity?

You can access the history of your point activity through www.uchooserewards.com or via the UChoose Rewards® mobile app.

When can I redeem points?

It can take up to 40 days for your points to be credited to your account. You must first accumulate 1,500 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.

Can I share points with family members?

All credit cards within an account automatically earn points together. Additionally, if you have multiple credit card accounts with First International Bank & Trust, you can link them together in a household account to earn rewards points faster.

How much does it cost to participate?

There's no cost to participate. Membership in UChoose Rewards® is free as part of your First International Bank & Trust credit card plan. Visit www.uchooserewards.com to start monitoring your points and browsing our online catalog.