

Business Builder Credit Card Program



1. What type of credit card would my Bank offer?

Your bank would offer a Visa® Business credit card.

2. What company are the credit cards issued through?

Your bank would partner with United Bankers' Bank for our corporate credit card program, and UBB would underwrite the credit lines and issue the cards.

3. What is the process to apply for a Visa Business credit card?

- All applicants must have a banking relationship with your bank before an application can be processed.
- Customer obtains an application from your bank.
- Your bank will review the completed application, and then forward it on to UBB for review.

4. How long does it take to process an application?

All applications are manually reviewed by UBB, who attempts to approve every business that qualifies. UBB is required to notify the business of their credit decision by mail within 30 days from the date they receive the completed application. Applications are generally processed within three business days of receipt.

5. Who would our business customers contact for assistance with their account once they are approved?

The business can call the toll-free number at 800-423-7503 where Customer Service Representatives are available to help 24 hours a day, 365 days a year; they can contact your bank who then can reach out to UBB Cards representatives; or contact the UBB Cards department directly at 886-394-1985.

6. What is the process after a credit card application is approved?

Once approved, the business's cardholders will receive their credit cards in the mail. Cards will have an activation sticker attached with a toll free number for the business cardholder to call. They will need the last four numbers of the business's tax ID number to activate.

7. What is the process if a credit card application is denied?

If UBB denies a credit card request, they will notify your bank. If you agree to the denial, UBB will send out a notice of adverse action as required by law. If a bank officer with sufficient lending authority at your institution overrides the decision and approves a credit card for the customer, UBB will send a Guarantee Form to the bank, which they complete and return to UBB. Your bank is then liable for any losses incurred on guaranteed credit cards.

8. What is the process if a bank wants to revoke their guarantee?

Guarantees remain in effect for the life of the card or until the following happens:

- The account is closed by UBB and has a zero dollar balance.
- UBB increases the credit limit to an amount greater than the guaranteed amount.
- UBB executes a release of guarantee.

Your bank can request a release of guarantee after 1 year, and releases are done on a case-by- case basis. If a customer's guaranteed account becomes delinquent for a period of 90 days, UBB will notify your bank and you will be required to immediately repurchase the account from UBB and pay the total unpaid account balance, including interest and fees, at that time.

9. When will the credit card expire?

Credit cards are valid for 2 years.

10. Can a business receive additional cards for its employees?

Yes! Each account will have one name and one plastic.
There cannot be multiple names on a business card.

11. What is the limited number of additional users per business?

The number of additional users will be determined by the underwriting.

12. What are the fees for the Visa Business credit cards?

There is a \$15 Visa® annual fee. However, this fee is waived if more than \$5,000 in purchases have been made within the preceding 12 month period.

13. Where can the Visa Business credit card be used?

The card can be used at merchants around the world and for online purchases wherever the Visa logo is displayed.

14. Are cardholders protected on the Internet?

By registering for Verified by Visa®, cardholders will be protected 100% for online purchases. Verified by Visa provides an extra level of protection for online shopping by protecting its cardholders against unauthorized use before it can even happen.

15. Can Credit Card Account(s) be viewed online?

Cardholders can access the following account information online at www.mycardstatement.com:

- View recent transactions and make payments.
- Obtain an online statement.
- View up to 12 months of past statements.
- Dispute transactions.
- Download account information into financial software packages such as Quicken and Money.
- Setup account email notifications.
- Link multiple accounts together.

Cardholders can easily enroll for online account access by:

- Visiting the secure website: www.mycardstatement.com.
- Click on Enroll for Online Services.
- Enter the required fields.
- Choose a login, select a password, and confirm.

16. How can credit card payments be made?

- Mail payments to the address indicated on the credit card statement.
- Online: www.mycardstatement.com allows cardholders to pay their credit card bill online for free from their bank checking or savings account. They need to provide their bank account number, routing transit number, name on account, type of account, and account nickname.
- Through internet bill payment services at customer's bank.
- Electronically through ACH out of their bank checking or savings account. Customers need to request to setup a recurring automatic payment and provide their credit card number, bank account number, bank routing transit number, name on account, and type of account.

17. Will the bank receive new credit card applications when the interest rates change? Yes.

The applications state that the rate is variable and accurate as of the effective date. The most current credit card applications will be available to your bank via UNET.

18. How do customers request a credit limit increase?

If a customer would like to request a limit increase, they can contact your bank who in turn may contact the UBB Card Services Manager for approval, or they may contact the UBB Cards department directly.

19. What are the features of the ScoreCard Rewards Program?

- \$25 Annual Fee.
- There is also a \$15 Visa annual fee. However, this fee is waived if more than \$5,000 in purchases have been made within the preceding 12 month period.
- Same Annual Percentage Rate as non-ScoreCard accounts.
- Earn one point for every net dollar in retail purchases (does not include balance transfers).
- Secure online account access and points management.
- Special phone number for reward Customer Service: 1-800-842-3006.
- Earn points for airline tickets, hotel stays, rental cars, cruises and vacation packages.
- No blackout dates on airline tickets.
- Points expire 36 months after they are earned.
- A cardholder can request to join the ScoreCard Rewards program at any time by calling their bank or UBB.
- A customer can cancel their ScoreCard Rewards program membership at any time by calling customer service. All earned points will be forfeited at that time.



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