

## **Welcome to your new online banking experience!**

Card Center Direct has improved your online banking experience with a fresh look and simplified navigation to make everyday banking easy.

For your convenience, your account information has been carried over in the upgrade process, so you do not need to re-enroll your accounts or re-enter your contact information.

Your digital banking experience will be the same across all platforms, from your desktop to your mobile devices (including Apple® Watch!).

When you first access online banking, please take time to:

- Download the new Card Center Direct App on your mobile devices.
- Access the My Profile page to ensure your contact information is correct and up-to-date.
- Access the Security Preferences page to update your Secure Access Code delivery options. This will ensure we send the secure access codes to your preferred contact information.
- Locate your new rewards link (if applicable) from the accounts page via the details tab.

## **New terms and conditions**

To access the new online banking service, you must first review and accept the user terms outlined below. If you do not accept the terms and conditions that govern our new online banking service, you will no longer be able to use the service.

If you have any questions about this process or the upgraded online experience, please contact Card Center Direct Customer Support at 877-253-4098.

## **Have any features been removed?**

No. We did not remove any functionality from your previous Online Banking experience. However, for added safety, any new payment accounts will need to go through our account verification process.

## **What about standard features?**

You will still have access to standard banking actions including:

- View account details and transactions
- Access account statements
- Make payments on your credit card account
- Access rewards redemption options (where applicable)

## **Do you charge me a fee to use this new experience?**

No. We do not charge a fee for this new online banking experience. Costs and fees associated with your accounts accessed through this service, however will remain the same. For additional details on costs or fees related to your accounts, please refer to your account disclosures.

