

PLEASE READ THIS GUIDE CAREFULLY

Your LSB Consumer Credit Card is Being Upgraded





We are excited to announce an upgrade to our Lewiston State Bank consumer credit card program!



Your credit card will automatically be upgraded from a VISA® Classic Card to a VISA® Platinum Rewards. That means we'll be sending you a new card. Some of the improvements that come with the VISA® Platinum Rewards are higher reward-redemption rates, enhanced security, a mobile app for more-convenient access to card features and usage alerts, and coming this fall, easier sign-on to the card-management system through our online banking. Other improvements, together with changes to rates and fees, are described in detail in this guide. Please read it carefully.

IMPORTANT DATES

AUG
13

Monday, August 13, 2018

Your new card(s) will be mailed, but cannot be activated until August 27, 2018. Please allow up to 7–10 days for delivery. Each card will be mailed separately.

AUG
23

Thursday, August 23, 2018

After this day, your access to previous account statements will be limited, but you can contact us if you need a copy of a previous statement. You might find it more convenient to download and print or save them before this day.

AUG
24

Friday, August 24, 2018

Some changes to online access will begin taking place, but the card will continue to work until Monday, August 27, 2018.

AUG
27

Monday, August 27, 2018

Your current card will stop working on Monday, August 27, 2018 between 4:30 a.m. and 4:45 a.m. Mountain Time. You may activate your new card any time after that.

SEP
30

By Sunday, September 30, 2018

Your existing ScoreCard Rewards® points will be transferred to uChoose Rewards® points.

TO-DO LIST

What you need to do before August 27, 2018

- ❑ Watch for your new card(s) in the mail. If you want to make other arrangements for the mailing of your card(s), let us know as soon as possible.
- ❑ Download and print or save previous statements, if desired.
- ❑ If you do not agree to the changes, please contact us.

What you need to do on or after August 27, 2018

- ❑ Activate your new card and destroy your old card.
- ❑ Set up a new user ID and password if you want to access your account at www.onlineaccessplus.com/pi.
- ❑ Provide merchants who initiate recurring charges to your card, such as utilities, gym memberships, etc., with your new card information.

Telephone Support

If you have questions about this card upgrade process, please visit one of our branches or call our Utah-based Customer Care Team at 800-233-6510 (Monday through Friday 7:15 a.m. to 6:15 p.m. and Saturdays 9:00 a.m. to 1:00 p.m.). Or starting August 27, 2018, you can call our after-hours credit card service team 24/7/365 at 855-445-1192.

HOW TO MANAGE YOUR CREDIT CARD ACCOUNT ONLINE

Visit www.onlineaccessplus.com/pi

After August 27, 2018, visit www.onlineaccessplus.com/pi to manage your credit card account.

Use Our Online Banking

By this fall, you'll be able to log in to your regular LSB online banking account at www.ls-bank.com to access your credit card account using the "Credit Card" tab.

HOW TO MAKE PAYMENTS TO YOUR CREDIT CARD ACCOUNT

Online

Payments can be made any time up to 9:00 p.m. Mountain Time on the payment due date by visiting either of the websites listed above. The mobile app *CardValet*® does not accept payments.

By Telephone

Payments made with our local phone support team (800-233-6510) must be received by 5:00 p.m. Mountain Time to be processed on that business day. Payments made via the 24/7 phone support line (1-855-445-1192) must be received before 9:00 p.m. Mountain Time. Payments received after these cutoff times will be processed on the next business day.

At a Branch

Payments can be made during business hours up to 5:00 p.m. Mountain Time on the payment due date. Payments received after 5:00 p.m. at a branch will be credited on the next business day.

By Mail

If you plan to mail your payment, you may send it to any branch of Lewiston State Bank, including 17 E Center Street, Lewiston, UT 84320. Or you can mail payments to the following new address:

FNBO
PO Box 2711
Omaha, NE 68103-2711

Your new billing statement will include this address.

YOUR NEW CREDIT CARD INCLUDES SOME NICE UPGRADES

Your VISA® Classic will be upgraded to a VISA® Platinum Rewards Card. Here are some of the upgrades:

- A new rewards program that offers increased value for cash-back redemption. See www.uchooserewards.com for details. Any existing points in your ScoreCard Rewards® will automatically be transferred to *uChoose Rewards*®. Transferred points will have increased value for cash back redemption.
- Primary cardholders can manage spending limits for additional cards on the account.
- Add a personalized image to your credit card.
- You can connect any bank account to your credit card account to make online (ACH) payments.
- A mobile app, *CardValet*®, allows you to manage your card account, including using some services not currently available online, such as:
 - Set up alerts for transactions when the card is not present, in international locations, more than certain number of miles away, at certain spending thresholds, etc.
 - Turn your credit card off and on to prevent fraudulent use.
 - Download from iTunes® or Google Play™.
- Reduce the risk of theft and the amount of mail in your mailbox by choosing eStatements.

- With your existing VISA® Classic Credit Card, joint cardholders shared the same card number. Now each cardholder will have their own card number, expiration date and CVV. This will allow one cardholder's card to be replaced easily in the event it is lost or used without authorization, without impacting the other cardholder's card.
- There is still no annual fee with your VISA® Platinum Rewards Card upgrade.

BENEFITS WITH YOUR VISA® PLATINUM REWARDS CARD

Your new VISA® Platinum Rewards Credit Card will include the following benefits. See enclosed VISA® Benefits Guide for details:

- Cellular Telephone Protection (New)*
- Travel Accident Insurance (New)*
- Extended Warranty Protection*
- Auto Rental Collision-Damage Waiver
- Zero Liability Protection
- Emergency Card Replacement
- Emergency Cash Disbursement
- Lost or Stolen Card Reporting
- Cardholder Inquiry Service
- Roadside Dispatch®

YOUR NEW REWARDS PROGRAM WITH UCHOOSE REWARDS®

You will automatically be enrolled in the rewards program with your new VISA® Platinum Rewards Card, and points will automatically begin to accrue for purchases beginning August 27, 2018. You can manage and redeem points at www.uchooserewards.com once you set up a user name and password. Your existing rewards points will be transferred automatically from ScoreCard Rewards® to *uChoose Rewards*® by September 30, 2018.

You will continue to earn one point for every dollar spent on the card. Each point will expire either four years from the date it was earned or four years from the date it was transferred to *uChoose Rewards*®, whichever is later.

If you also have points on your debit card, that card will continue to earn ScoreCard Rewards®. Those points will not be transferred to *uChoose Rewards*®. No changes are being made to the debit card rewards program at this time.

*Not available for secured cards

VISA®, the name VISA, VISA (stylized), and Roadside Dispatch are federally registered trademarks of Visa.

uChoose Rewards is a registered trademark of Fiserv, Inc.

ScoreCard Rewards is a registered trademark of American Sports Licensing, LLC.

CardValet is a registered trademark of Fiserv, Inc. or its affiliates.

iTunes is a registered trademark of Apple, Inc.

Google Play is a trademark of Google LLC.

How We Will Calculate Your Balance: We figure the interest charge on your Account by applying the applicable Periodic Rate to the “Balance Subject to Interest Rate” which is the “Average Daily Balance” of your Account for each feature category, including certain current transactions. Feature categories include purchases, balance transfers, cash advances and promotional balances. These calculations may combine different feature categories with the same “Daily Periodic Rates”. The “Average Daily Balance” for each feature category is arrived at by taking the beginning balance of such feature category each day and adding any new transactions to the balance. We then subtract any payments or credits and unpaid interest or other “Finance Charges” allocated to the feature category balance for the day. This gives us the daily balance for such feature category. The daily balances for such feature category are then added together and divided by the number of days in the billing cycle. The result is the “Average Daily Balance” for such feature category. The interest charge is determined by multiplying the “Average Daily Balance” by the number of days in the billing cycle and applying the periodic rate to the product. If your periodic rate is computed using an index, your periodic rate(s) may vary. The Payment Due Date will be no less than 21 days after we have sent you your current monthly statement.

Billing Error Rights: Information about your right to dispute transactions is included in your account-opening disclosures.

Prime Rate: Variable APRs are based on the 5.00% Prime Rate as of 6/27/2018.

OTHER INFORMATION

Cash Advances

The cash advance limit will be \$1,000, regardless of the credit line available.

Secured Credit Cards

If you have a secured credit card, your existing points will be transferred to your ScoreCard Rewards® debit card account. Points will no longer be earned with secured credit cards.

Update Automatic Bill Payments Charged to the Credit Card

If you have any automatic payments where a merchant is charging your card on a recurring basis, you will need to provide the merchant with your new credit card number and information. Otherwise, future charges will be declined.

NOTICE OF CHANGES IN TERMS FOR CONSUMER CREDIT CARDS

In addition to the upgrades described previously, some of the pricing and other terms associated with your credit card account are changing. Those changes are highlighted in the tables (and footnotes) that follow. The changes will be effective on September 1, 2018. You have the right to reject the changes prior to their effective date, unless you fail to make a required minimum periodic payment within 60 days after its due date. To reject the changes, call us at 800-233-6510 and notify us of your rejection. If you reject the changes, your ability to use the account for further advances will be terminated or suspended.

TWO ADDITIONAL CREDIT CARD OPTIONS

Previously we offered only one type of consumer credit card. Now we offer three. They are shown in the tables that follow. Your card will automatically be converted to a VISA® Platinum Rewards Credit Card, which is the card that is described throughout this guide. This card has no annual fee, and earns rewards at the rate of one to one. Alternatively, you can choose our Platinum Low Rate Card, which has a lower APR for purchases and balance transfers but does not earn rewards, or our Platinum Premier Card, which earns rewards at a higher rate but has an annual fee. Please notify us if you would prefer either the Platinum Low Rate Card or the Platinum Premier Card instead of the Platinum Rewards Card. **Please note, these two additional card options will not be available until August 27, 2018. We cannot accept requests for these cards before that date.**

CONSUMER VISA® CREDIT CARD DISCLOSURE

(Does not apply to business accounts)

Credit Card Interest Rates & Charges

INTEREST RATES & INTEREST CHARGES	PLATINUM LOW RATE (NO REWARDS)	PLATINUM REWARDS (1-TO-1 REWARDS)	PLATINUM PREMIER (1.5-TO-1 REWARDS)
Annual Percentage Rate (“APR”) for Purchases and Balance Transfers	13.00% This APR will vary with the market based on the Prime Rate. We add 8.00% to the Prime Rate to determine the Purchase and Balance Transfer APRs.	17.00%¹ This APR will vary with the market based on the Prime Rate. We add 12.00% to the Prime Rate to determine the Purchase and Balance Transfer APRs.	17.00% This APR will vary with the market based on the Prime Rate. We add 12.00% to the Prime Rate to determine the Purchase and Balance Transfer APRs.
APR for Cash Advances	20.00%² This APR will vary with the market based on the Prime Rate. We add 15.00% to the Prime Rate to determine the Cash Advance APR.		
Penalty APR and When it Applies	n/a		
Paying Interest	There is no grace period on balance transfers or cash advances. Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1 ³		

CREDIT CARD TIPS FROM THE CONSUMER FINANCIAL PROTECTION BUREAU

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: www.consumerfinance.gov/learnmore

1: Your current APR for purchases and balance transfers is 9.90%. Your current APR, which has not been variable, is being changed to a variable APR.

2: Your current APR for cash advances is 14.90%. Your current APR, which has not been variable, is being changed to a variable APR.

3: Your current minimum interest charge is zero. This is changing to \$1.

Credit Card Fees

FEES	PLATINUM LOW RATE (NO REWARDS)	PLATINUM REWARDS (1-TO-1 REWARDS)	PLATINUM PREMIER (1.5-TO-1 REWARDS)
Annual Fee	None	None	\$50
Set-Up Fee, Maintenance Fee	None		
Transaction Fees	Balance Transfer Fee	The greater of \$5 or 3% of the amount transferred ⁴	
	Cash Advance Fee	The greater of \$10 or 4% of the amount advanced ⁵	
	Foreign Currency Transaction Fee	2% of each transaction will be charged in U.S. dollars ⁶	
Penalty Fees	Late Payment Fee	Up to \$30 ⁷	
	Over-the-Credit Limit Fee	None	
	Returned Payment Fee	\$25	
Other Fees	Rushed Credit Card Fee	\$70 per card ⁸	
	Expedited Payment Fee	\$10 ⁹	

4: Your current balance transfer fee is zero. This fee is increasing as described.

5: Your current cash advance fee is either \$5 or 3% of the amount advanced, whichever is greater, to a maximum of \$25. This fee is increasing as described, and will no longer have a maximum.

6: Your current foreign currency transaction fee is 1% of the transaction in U.S. dollars. This fee is increasing as described.

7: Your current late payment fee is up to \$100. This fee is decreasing as described.

8: Your current rushed credit card fee is zero. This fee is increasing as described.

9: Your current expedited payment fee is zero. This fee is increasing as described.



FREQUENTLY ASKED QUESTIONS

Critical Dates and Upgrade Information

When will I receive my new Lewiston State Bank credit card(s)?

Your new Lewiston State Bank VISA® Credit Card(s) should be received no later than August 25, 2018.

Why am I receiving a new credit card with a new credit card number and expiration date?

We are upgrading our credit card program to provide you with enhanced security, better service and technology, and a robust rewards program. This change requires that a new card and card number be issued.

When must I stop using my existing Lewiston State Bank credit card?

Your existing Lewiston State Bank credit card will be deactivated Monday morning, August 27, 2018, between 4:30 a.m. and 4:45 a.m. Mountain Time. Instructions will come with your new credit card to ensure it is ready to use beginning Monday, August 27, 2018.

When can I activate my new Lewiston State Bank credit card?

You can activate your new Lewiston State Bank credit card beginning Monday, August 27, 2018 by calling 1-855-445-1192 or by visiting your local branch.

I will be out of town when my existing Lewiston State Bank credit card is deactivated. What should I do?

If possible, please take your newly issued Lewiston State Bank credit card with you so that you can activate it beginning August 27, 2018 for an uninterrupted service experience. If you will be out of town prior to receiving your new card, please plan accordingly with additional methods of payment where applicable. If you would like your new card to be sent to a location that differs from your current listed address, please contact the Bankcard support team immediately at 800-233-6510.

The joint signer on my account and I both have Lewiston State Bank credit cards and I only received one new card. Will the joint signer receive a new card as well?

Yes. As a security feature, **all cards issued with this upgrade 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.**

Will my payment due date change?

No, your due date will stay the same.

Will my interest rate/annual percentage rate change?

Yes. Your interest rate will change from a fixed annual percentage rate to a variable rate. **For specific rate information, please see the table on page 7 of this guide.**

What if I do not agree with my new card interest rate and terms?

Please refer to the instructions found in the “Notice of Changes in Terms for Consumer Credit Cards” section on page 6 of this guide.

Will this upgrade impact my credit score?

No, this upgrade will not impact your credit score.

Is the phone number I use to check my balance, reach customer service, make payments, etc. changing?

Yes. While you can still reach our exceptional local Customer Care Team by calling 800-233-6510 during normal business hours, you can also receive exceptional U.S.-based 24/7 customer support by calling the number on the back of your new card: **1-855-445-1192**.

Will the website I use to check my credit card and rewards activity change?

Yes. The new website that you can access to monitor your rewards, enroll in statements, review account activity, and setup payments can be accessed through the **credit card login** link found at the top of www.ls-bank.com or by visiting www.onlineaccessplus.com/pi.

When will my access to www.ezcardinfo.com be deactivated?

Access to www.ezcardinfo.com will be suspended after Thursday, August 23, 2018.

Will my previous credit card history transfer to my new card number so I will have access to the information if needed?

You will not be able to access previous statements/history online after August 23, 2018. We recommend you save any necessary statements to your computer or print hard copies before this date. You will be able to request statement copies by calling us.

Will my username and password from www.ezcardinfo.com move to the new website?

No. For your security, you will need to register and create a new username and password on the new account manager website.

Payments

I set my credit card to be paid automatically through www.ezcardinfo.com. Do I need to update my automatic payment preferences with my new credit card?

No. Current automatic payment settings that were set up directly on the old website will transfer over to the new credit card-management site. You can verify or update your settings through the **credit card login** link found at the top of www.ls-bank.com or by visiting www.onlineaccessplus.com/pi after August 27, 2018. **Please note:** Payments previously scheduled via the Bill Pay service on www.ls-bank.com or via another financial institution's website **will not transfer to the new system, and therefore will need to be updated by you.**

Will I need to send my payment to a new location after the upgrade?

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 FNBO P.O. Box 2711, Omaha, NE 68103-2711 on or after August 27, 2018 to ensure that your payment reaches the payment center by your due date.

What is the cutoff time by which I need to make my credit card payment in order for it to be processed on that day?

Payments made at a branch location or with our local phone support team must be received by 5:00 p.m. Mountain Time to be processed on that business day. Payments made via the 24/7 phone support line (**1-855-445-1192**) or on the card-management site must be received before 9:00 p.m. Mountain Time. Payments received after these cutoff times will be processed on the next business day.

What do I need to do if I have preauthorized or recurring payments/transactions that are tied to my existing Lewiston State Bank credit card?

To ensure there is no interruption in recurring or preauthorized payments/transactions (such as online subscriptions, TV and music services, telephone, utilities, insurance, annual memberships, etc.), contact the merchant immediately upon receiving your new card number and expiration date. **Please note:** Your new card cannot be billed until it is activated beginning August 27, 2018.

Rewards

What happens to my current reward points?

All your reward points not redeemed via the ScoreCard Rewards® platform **by August 23, 2018 will transfer** to your new card and will be available to review and redeem via the new *uChoose Rewards*® platform by September 30, 2018.

When will my reward points expire?

Beginning August 27, 2018, newly earned points, as well as points transferred from the ScoreCard Rewards® platform, will expire four years after they were either earned or transferred, whichever is later.

What is *uChoose Rewards*®?

uChoose Rewards® is a program that earns you points for using your Lewiston State Bank VISA® Credit Card. All eligible rewards-earning Lewiston State Bank VISA® Credit Cards are automatically enrolled in the program. You can redeem your points towards anything from the *uChoose Rewards*® extensive catalogue, including travel, cash back, gift cards, and merchandise.

Do I need to register my credit card before I can start earning reward points?

No. Your account is automatically enrolled in the *uChoose Rewards*® program.

How do I start earning reward points?

Every time you make a purchase with your credit card (excluding balance transfers, ATM withdrawals, and cash advances) you will earn 1 point for every dollar you spend. You can earn additional points by shopping in-store or online with participating retailers. A list of participating retailers can be found by clicking on the *uChoose Rewards*® link on the new card-management

site, which can be accessed through the **credit card login** link found at the top of www.ls-bank.com or by visiting www.onlineaccessplus.com/pi.

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 a minimum of 1,500 points before you can redeem them.

My joint signer and I received different card numbers due to this platform upgrade. Are our reward points combined into one account?

Yes, all credit cards within the same account relationship automatically earn points together.

What benefits does my new Lewiston State Bank credit card offer?

For a full list of benefits, please see the “Benefits with your VISA® Platinum Rewards Card” section on page 5 of this guide. For a complete description of these benefits, please consult the attached VISA® Platinum Rewards / Platinum Low Rate Benefits guide.



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