

Customer Name
Address1
Address2
City, State, Zip

Important Account Information

August 20, 2023

Re: Your Tri Counties Bank Visa® Business credit card account ending in: [Last4#]

Dear Valued Customer:

On **October 6, 2023**, Tri Counties Bank will make important upgrades to your business credit card account. You will be able to take advantage of significant new tools to manage your account online, with a new, more robust account management system for cardholders and administrators. As we transition your account to the new system, the online system will not be available from 12:00 noon on Friday, October 6 until Tuesday, October 10. However, you will be able to use your credit card during this time with minimal interruptions. In the meantime, **please continue to use your credit card as you do today**.

Please review the following information carefully and take the requested actions.

We're Here to Help.

If you have any questions, please call us at 1-800-922-8742.

Prepare for the Upgrade

New and Improved Online Account Management for Cardholders and Administrators

- As part of this upgrade, we are implementing two new and more robust account management systems, one for cardholders and one for administrators. Because the account management systems are new, you will need to re-enroll.
- Access to the current online account management system ends at 12:00 noon Pacific Time on October 6. Please be sure to download and save any statements or other records you need from the old system before that time.

For Cardholders:

- **eZCard** allows cardholders to make one-time or recurring payments, view transaction history, access prior statements, manage alerts, and much more.
- ☛ **ACTION REQUIRED.** You will need to enroll in the new online account management system. To access the new system, beginning on Tuesday, October 10, go to **tcbk.com/business/credit-cards** and click **Login** to enroll and gain access to the online system.

For Administrators:

- **eZBusiness** is a powerful credit card tool for program administrators to manage each of their cardholders' accounts. Administrators can add new cards, close existing cards,

activate cards, make temporary and permanent credit limit changes, manage employee requests, submit transaction disputes, and much more.

- **ACTION REQUIRED.** To access the new online system, you need to enroll. Beginning on Tuesday, October 10, please call us at 1-800-922-8742 to get started.

Balance Transfers and Cash Advances

- If your credit card account includes a balance transfer or cash advance option, no requests will be processed between October 4 and October 10.

eStatements

- If your account is enrolled in electronic statements (eStatements), you will receive both paper statements as well as eStatements for August and September.
- ☛ **ACTION REQUIRED.** Beginning on October 10, please re-enroll in eStatements on the new online system at tcbk.com/business/credit-cards.

New Address for Payments

- ☛ **ACTION REQUIRED.** Beginning on October 1, please send check payments on your account to: **Tri Counties Bank, PO Box 6818, Carol Stream, IL 60197**. Please be sure to update your records, including any online bill payment services you use.

Cash-Back Rewards

- Any cash-back reward earned through September 30 on your credit card will be redeemed as a statement credit.
- Cash-back earned after September 30 will automatically be redeemed as a statement credit at the end of each quarter. As part of the upgrade, after September 30, the previously required minimum cash-back balance for redemption will be eliminated. For details, please refer to the enclosed Cardholder Agreement and Disclosure.

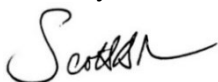
What Remains the Same

- You can continue to use your credit card throughout the transition.
- Your credit card account number will remain the same. You will not receive a new credit card.
- Your Annual Percentage Rate (APR) charged on any outstanding balances will not be affected.
- Recurring charges and auto-pay will not be affected. You will not need to re-establish them.

For additional details, please refer to the enclosed Tri Counties Bank Business Cardholder Agreement and Disclosure.

Thank you for banking with Tri Counties Bank. If you have any questions, please contact your local branch, or call Customer Service at 1-800-922-8742.

Sincerely,



Scott Robertson
Senior Vice President
Chief Community Banking Officer