

## MasterCard® Small Business Credit Card FAQs



*This card is intended for sole proprietors and small businesses. If you're applying on behalf of a large corporation or municipality, please ask about our Purchase Card program.*

### **Is there an Annual Fee?**

No. Our MasterCard program has no annual fee. Please refer to the Business Card Pricing Information for current terms, rates, and fees.

### **What kind of fraud protection is included?**

MasterCard's Zero Liability Protection covers you from fraudulent charges processed on the MasterCard® network. Certain exceptions apply visit <https://www.mastercard.us/en-us/about-mastercard/what-we-do/safety-security.html> for details. You can also enroll in MasterCard ID Theft Protection™ for 24/7 assurance.

### **What's involved in transferring a balance from another card?**

You can request a balance transfer when you apply for our MasterCard® card. If your application is approved, we will make every effort to fulfill your request. However, we won't execute transfers for more than your new card's credit limit, so we may decline to process a request or may transfer only part of the amount you requested. If a transfer is approved, we'll take care of sending payment to the creditor. Be sure to continue making regular payments to the creditor until the transfer appears as a credit on that account. The process may take up to 30 days.

### **Why do you need my Social Security Number?**

We use this number to verify your identity. Also, when dealing with credit reporting agencies, it helps us make sure the information we gather or report is really about you.

### **May I get an extra card for my employees?**

Certainly. You may add authorized users at no extra charge.

### **Can I access my credit card account online?**

Yes. Just register at <https://connectuponline.fdecs.com/eCustService/>, and you'll be able to do all this:

- Review recent transactions and 18 months' worth of past statements
- Make payments online
- Download account data to Quicken® or other financial software
- Set account alerts and reminders

### **How do I make payments?**

We offer the ability to make your payment, at no charge, three different ways:

- Online at <https://connectuponline.fdecs.com/eCustService/>
- Over the phone with automated service at 1-800-944-2726
- Mail your payment to the address on your monthly statement

### **How can I get help with my account?**

Call us toll-free at **1-800-944-2726**. Our Customer Contact Center representatives are available 24/7 and are dedicated to providing you with personal service, the kind you receive when you walk into your community bank branch.