

TAKE CHARGE OF YOUR PARK BANK VISA® CREDIT CARD WITH CARDVALET

Control credit card usage right from your fingertips with the free CardValet mobile app

Dear Valued Park Bank Client,

We are excited to announce that Park Bank credit card holders now have access to CardValet, a mobile app that can help prevent fraud and help you control your spending all at the same time.



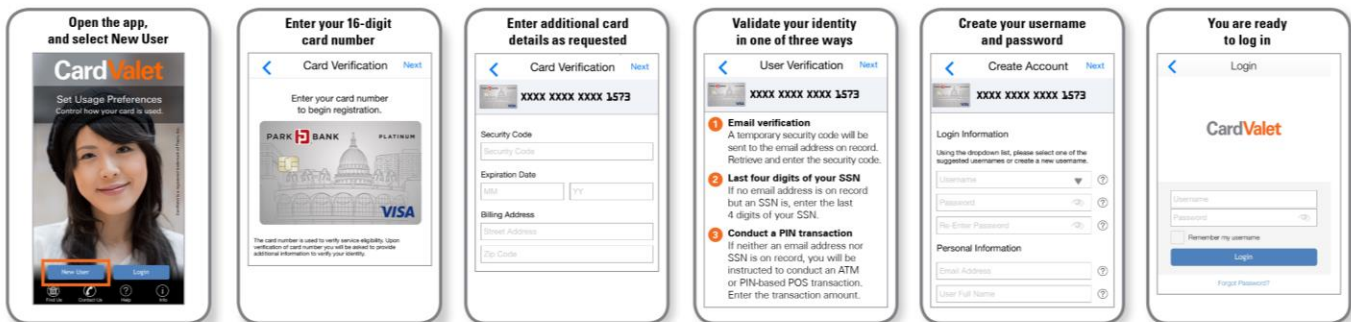
With CardValet, you can take a proactive approach in helping to prevent fraud while managing your expenses, right through your smartphone. CardValet lets you:

- Turn your credit card on or off
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations
- Receive alerts when your credit card is used, approved or exceeds the transaction controls you set
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts

Follow the instructions below to get started with CardValet today.

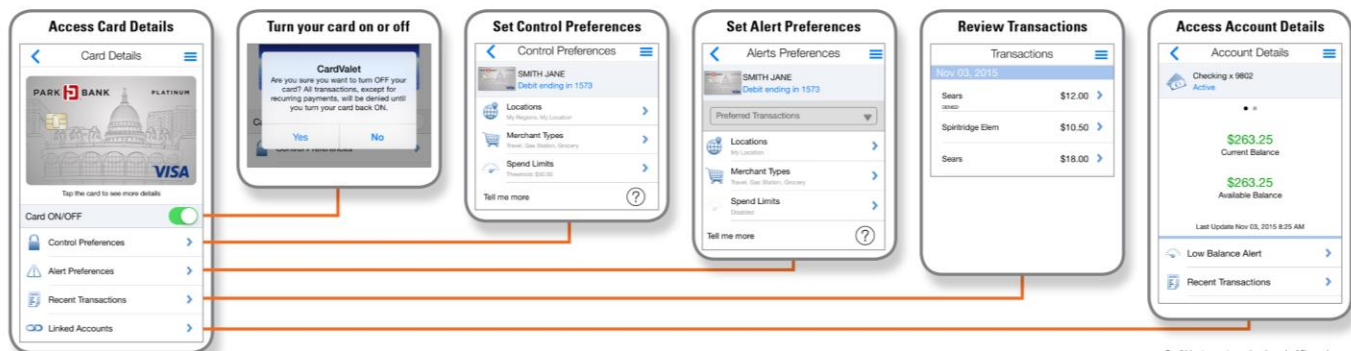
1 Download the CardValet App and Register Your Cards

Download the CardValet application from the Apple® app store or Google play™



2 Turn Your Card On or Off; Set Controls or Alerts; View Balances and Card Transactions

Select a card from the CardValet home screen and you are ready to begin



CardValet is a registered trademark of Fiserv, Inc.

If you have any questions about CardValet, please call Park Bank At Your Service 24/7 at (608) 278-2801. For more information, go to the Personal Banking Resource page at www.parkbank.com, or see the reverse side of this letter for a complete list of Frequently Asked Questions.

Frequently Asked Questions

General

- **Does CardValet reflect the card status?**

Yes, the Card Details screen displays the Card Status.

- **Does CardValet work for Park Bank Debit Cards?**

At this time, only Park Bank Credit Cards are supported in CardValet.

- **Does CardValet work on Android phones and iPhones?**

Yes. CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.

- **How long does the app stay logged in if you don't log out?**

The app automatically logs the user off in 10 minutes.

- **How will names appear on the card within the app?**

Names are displayed as they appear on your card.

- **What does password reset token mean?**

Park Bank does not use tokens for Card Valet, so when you request a password reset you will receive an email with a temporary password.

- **Can a user unsubscribe from CardValet?**

Not at this time, but you can uninstall the app if you no longer wish to use CardValet.

Registration

- **Can multiple cards be linked to one registered CardValet account?**

Yes. Cardholders can register multiple cards within a single CardValet account. Additional cards can be added within the "Manage Portfolio - Add Card" screen. Only the standard Park Bank card design will appear.

- **How many cards can you register within a single CardValet application?**

There is no limit.

- **If a user has two cards from different financial institutions that support CardValet; can they register both cards with CardValet?**

The user must create a unique login account for each financial institution. Each login account is applicable for a single financial institution. In the login page, the logo of the last logged-in financial institution shows.

- **If the user's address is longer than 20 characters – what should be entered?**

The user enters the first 20 characters of the street address.

- **What are the CardValet password requirements?**

CardValet passwords must be at least eight (8) characters in length and must contain at least: one (1) upper case character, one (1) lower case character, one (1) number and one (1) special character.

- **When cardholders receive a reissued or replacement card, will they have to update their cards within the application?**

If the card number is new, then the user must “add” the new card number to the user’s profile. In addition, the user may delete the old card from the “Manage Portfolio” screen.

- **When loading more than one card on a device, what type of information does the user need in order to register each card?**

The user needs to enter the same level of detail entered for the original card. This information generally includes the card number, address, ZIP code, expiration date, and CVV/CVC code. Secondary authentication includes the last 4 digits of the social security number assigned to the card. Multiple individuals can register the same card as long as they know the card details. Typical examples of multiple individuals registering one card include: spouses, employers/employees and parents and dependents.

- **You can download the app on multiple devices but are requested to indicate which device is “primary.” What is the purpose of assigning a primary device? Can you make changes to the settings from the non-primary devices?**

The primary device is used to track the GPS for “My Location” alerts and controls and all merchant and threshold alerts will be sent to the primary device. All devices that have registered a particular card can view or change the CardValet settings for that card. Controls (including the “On/Off” setting) are set at the card level, so the last update to a control will be honored regardless of which phone was used to make the change. Alerts are set at the device level, so each primary device will receive alerts that were set up from that particular device. The primary device can be re-set by accessing “Settings - Primary Device.”

Controls and Alerts

- **A region has been set on the map. Does this mean the card can only be used exactly in this region?**

The region shows the approximate area where the card can be used. CardValet can typically map the transaction down to a zip code or city. If the city or zip code of the merchant overlaps with the selected region in the map, then the transaction can still go through. There are instances where a merchant location cannot be mapped down to a zip code or city, in which case CardValet will default to a state-level match.

- **Are the alerts sent as email or “push” notifications to the device?**

CardValet alerts are sent as push notifications to the device. The alerts also display under “Messages” in the CardValet app.

- **Can a user turn on My Location for a dependent’s card? How will it work?**

My Location is only effective for the enrolled user. To limit the dependent’s card, the user can use the Region feature to set usage preferences for where the card can be used. Set location preference to “Region” in the drop down menu, then “Add” a “New Region” to set the map to the area where the card may be used.

- **Can cardholders block all international transactions?**

Yes. International transactions can be blocked using the “International” location control. Transactions will be limited to the United States.

- **How are controls established for various merchant types?**

Specific merchant types have been created within CardValet, and these merchant types can be used for controls or alerts via the “Alert Preferences” or “Control Preferences” screen. Each of the merchant types contains various Merchant Category Codes (MCC). Please note that it is possible for a retailer to forward an MCC that may differ from the CardValet merchant type classification. Merchant types currently supported include: Department Store; Entertainment; Gas Station; Grocery; Household; Personal Care; Restaurant; Travel; and Others.

- **How does a user turn off notifications at certain times such as when the user is sleeping?**

The user can set the “Do Not Disturb” time that will suppress notification during the set times. Some notifications will still be delivered; for example any transaction denial or any transaction that is a card-present authorization. This change can be made in “Settings – Do Not Disturb.”

- **How long does it take for a control or alert setting to take effect?**

Setting changes take effect as soon as the “Updating information” message in the app stops.

- **If a user sets multiple alerts and a transaction violates these alerts will the user receive a separate message for each alert?**

No, the alerts are consolidated into one message. For example, if the message has violated “Threshold” and Location settings then you will see only one alert and not multiple alerts.

- **If My Location is set but the primary device is off, will transactions get denied outside of the My Location area?**

CardValet ignores location information that is more than one (1) hour old. So, if the phone is off for more than an hour My Location controls will not take effect, and the transaction will not be denied on the basis of the old location information.

- **If the user has set an alert for international transactions and no controls are set, will the user receive alerts for all international transactions regardless of whether the transaction is blocked or successful?**

Yes, an alert is generated regardless of whether or not a control preference is set.

- **What exactly is the range of the “My Location?” controls, and will this control setting impact internet transactions?**

The My Location controls and alerts will check to ensure the merchant location is within a five (5) mile radius of the device set as “primary” within CardValet. These controls impact “card present” transactions only, therefore internet transactions are not impacted.

- **What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?**

CardValet performs a proximity check at the granularity of zip code or city, so if the merchant is close to home then the transactions will still go through.

- **Will location controls, merchant controls, threshold controls, and turning the card “Off” impact previously authorized recurring transactions?**

Previously authorized recurrent payments will continue to process and will bypass the CardValet edit checks.

Transactions

- **A threshold limit of \$50 has been set but the user can’t fill gas in some stations. Why?**

There are some merchant types where a merchant will pre-authorize the card for an amount that may be larger than the actual transaction amount. In this instance the pre-authorization amount must meet the threshold spend limit.

- **A threshold limit of \$50 has been set, but the user can fill gas in some stations for more than \$50. Why?**

CardValet controls are only invoked during authorization of a transaction. In some cases, such as Gas Stations, a card may be tested for validity by doing a \$1 pre-authorization, and the actual transaction amount is charged to the card after the transaction. Some gas stations will pre-authorize for a maximum amount, e.g. \$126, and some gas stations will check validating, e.g. \$1. In the latter case, the actual transaction amount may exceed the limit, while in the former case, an authorization may be denied.

- **Does the app show recent transaction history?**

Yes, the app shows the last 50 card-based transactions posted within the last 30 days.