

Frequently Asked Questions

Replacement credit cards are scheduled to arrive on or about **January 18, 2021**. Cardholders will be able to continue to use their current Oconee State Bank credit card until **January 21, 2021**. After that date, your old credit card will no longer work and should be destroyed.

Cardholders will not receive a new Oconee State Bank Visa credit card if their account is past due on payments by 60 days or more. If a cardholder believes they should have received a card and do not receive it by January 20, 2021, please have them contact **ServisFirst at 888-831-4351.*

Annual fee - Existing cardholders will be automatically converted to the new Oconee State Bank Standard Visa Platinum card with no annual fee and no cash back. Cash back options are available with an annual fee of \$35. Cardholders who wish to convert to the cash back card can apply online at <https://www.oconeestatebank.com/personal/credit-cards>.

New Terms, Annual percentage rate (APR) - For cards converting, APRs, including any current promotional and introductory APRs for the current card balance will be honored. For transactions made on or after January 22, 2021, the new terms will apply. Any cardholder who has questions about the new terms or wishes to Opt Out should call ServisFirst at 888-831-4351.

If a customer chooses to Opt Out, their account can be closed at their request. Statements will continue to be produced until any outstanding balance is paid.

Branding – Our new credit card will be branded **Visa**. If you have any questions about Visa, or would like more information about your cardholder benefits, call 1-800-VISA-911.

**The old cards were branded MasterCard.*

The new card will have a **new account number** and **new expiration date**.

Online Account Access Cardholders will be able to access information about their new card at www.goldcircuit.cardmanager.com/oconeestatebank, which is available on the Oconee State Bank website. **Account information will no longer be available online at www.mycardstatement.com*

Billing Statements - Beginning February 4th, credit card statements will drop on the 4th of each month. Payments will be due on the 1st of each month beginning March 1, 2021.

Payment Options - any automatic transactions need to be updated to the new account and bill pay needs to be updated to the address on your statement.

- Cardholders may make their payments **online** at www.goldcircuit.cardmanager.com/oconeestatebank
- Electronically through **OSB Online Banking Bill Pay** – enter the payment address from the billing statement and the Payee should default to electronic.
- **By phone** by calling **ServisFirst Bank at 1-866-598-1769**
- **By mail** to **Card Services PO Box 1508, Birmingham, AL 35282**

**Payments will no longer be accepted in-branch or directly to Oconee State Bank.*

Lost or Stolen Card – to report a lost/stolen card or unauthorized charges, contact ServisFirst at 1-866-598-1769.

Online Banking Support – for a password reset or online assistance, contact ServisFirst at 1-866-598-1769 or OSB team members can email cdepartment@servisfirstbank.com on behalf of the customer.

Apply Online – Perspective cardholders can apply for the Oconee State Bank Platinum Visa Card quickly and easily online at <https://www.oconeestatebank.com/personal/credit-cards>

Business Customers <https://www.oconeestatebank.com/business/credit-cards>

We have a new Purchase Card Program for Business Customers – contact OSB Business Services for more details!



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