Your New MidFirst Bank Business Credit Card

MIDFIRST BANK

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Your New MidFirst Bank Business Credit Card Has Arrived!

MIDFIRST BANK
4000 1234 5678
Business
IMA MIDFIRSTFAN
00/00
VISA

Welcome

Your new MidFirst Bank Business Credit Card is built on convenience, service and benefits, combining all your company's payment needs into one card.

Convenience

- View your MidFirst Bank Business Credit Card and rewards within MidFirst online banking services
- Make payments online, over the phone, by mail or at any MidFirst banking center

Service

- Enjoy MidFirst's special customer service - simply call us or visit with your banker if you have questions about your account

Benefits

- For Rewards Cardholders – redeem points for merchandise, travel, cash back, and gift cards
- Zero Liability Protection – you're protected from unauthorized purchases by Visa's Zero Liability Policy*

Use this convenient booklet and visit midfirst.com/newbusinesscard to learn more about your new MidFirst Bank Business Credit Card and its features and benefits. If you have any questions about your new account, please call MidFirst Bank Credit Card Services at 866-762-0492 or visit your local banking center.

*Visa's Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify MidFirst Bank promptly of any unauthorized use.

Business Credit Card Online Banking

With your new MidFirst Bank Business Credit Card, you will be able to easily access your company's credit card information online directly through Business Credit Card Online Banking or your current MidFirst online banking at midfirst.com.

Use Business Credit Card Online Banking to:

- Track and manage your company's expenses
- Access and print statements - receive your statement electronically and eliminate paper
- Make one-time and recurring payments
- For Rewards Cardholders - view and redeem rewards points

Please review the following pages to learn how to enroll in direct access to your Business Credit Card Online Banking and about its features. Additionally, you may request to view your MidFirst Business Credit Card within your existing iManage Business Banking®, iManage Business Express®, or iManage Personal Banking®.

Please note that Business Credit Card Online Banking offers additional features and functionality beyond what is available in the iManage systems.

Managing Your Business Credit Card Online

Within Business Credit Card Online Banking, you can view additional account details, make payments, set text and email alerts, and view your statement.

Setting Alerts

Simply click the “Alerts” link to set standard or custom text and email alerts.

Statements

View your statements online and enroll to receive eStatements instead of mailed statements.

Transaction History

Eighteen months of transaction history will be available for viewing.

Make a Payment

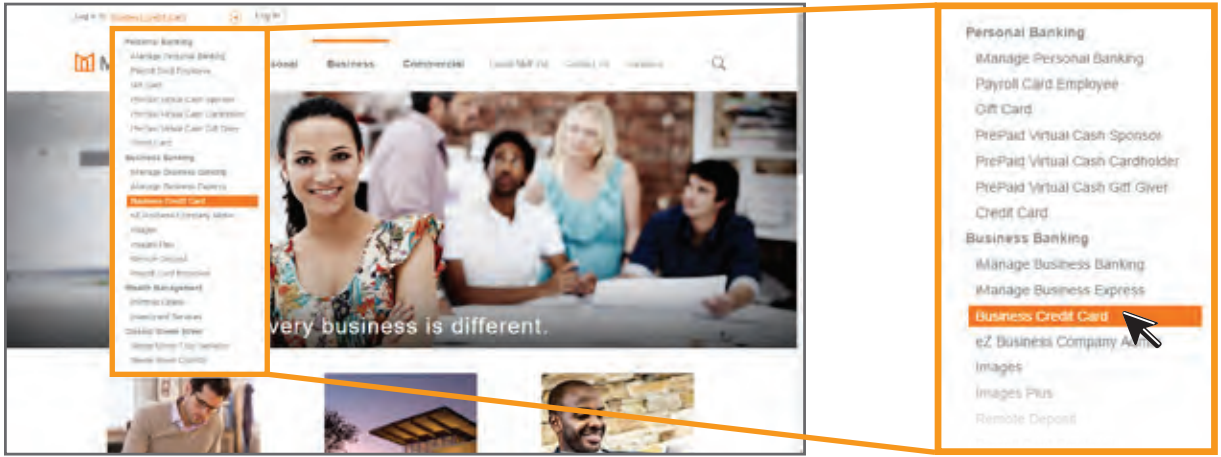
Schedule one-time and recurring payments.

Rewards Access

To access MidFirst Rewards, click on the “View Rewards” button to open the rewards page.

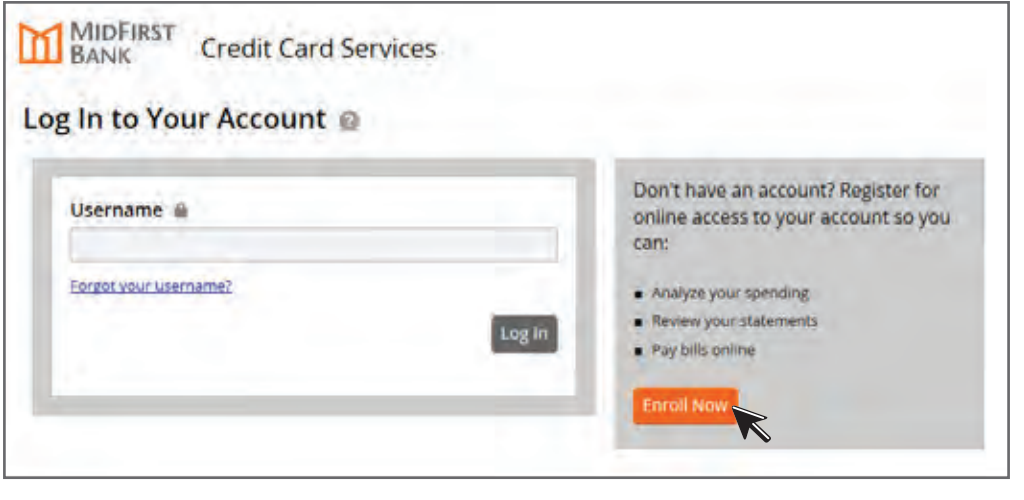
Business Credit Card Online Banking

To enroll and log in for direct access to Business Credit Card Online Banking, click on the **Business Credit Card** link within the **Online Banking Systems** drop down box.



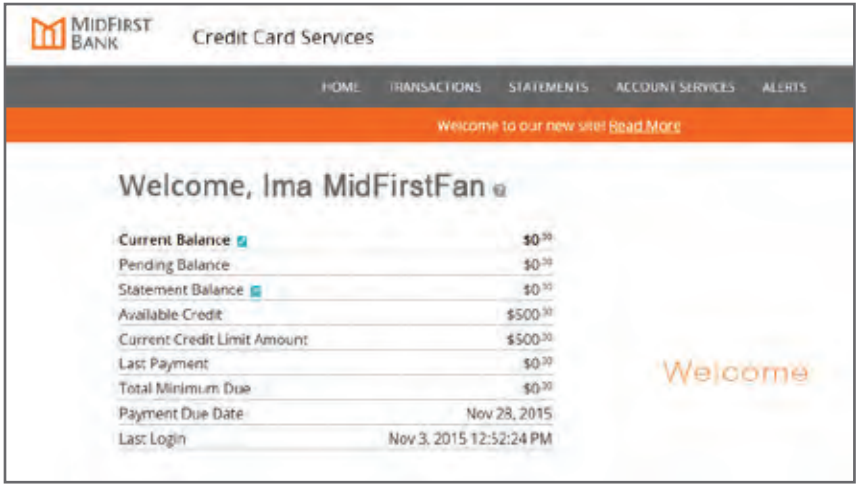
Enroll in Business Credit Card Online Banking

Click the **Enroll Now** button to enroll in Business Credit Card Online Banking.



Account Summary - Welcome Screen

Once logged in, you can view your transactions, schedule payments, create alerts, and much more.



View Your Business Credit Card Online Within Your Existing MidFirst Online Banking

In addition to directly accessing Business Credit Card Online Banking through the midfirst.com **Online Banking Systems** drop down menu, you may also view your Business Credit Card within your existing MidFirst Bank online banking - iManage Business Banking®, iManage Business Express®, or iManage Personal Banking®. Review the information below to learn how to view your card along with your other MidFirst accounts within your MidFirst iManage Business or Personal online banking system.

Adding Your Business Credit Card to iManage Business Banking® or iManage Business Express®

In addition to direct access through Business Credit Card Online Banking, current iManage Business Banking® and iManage Business Express® customers may request to view their new MidFirst Bank Business Credit Card along with their other MidFirst accounts.

To add a MidFirst Bank Business Credit Card account to iManage Business Express® (iMBX), please complete the iMBX Maintenance Form found in the "Administration/Forms and documents" section of the system and follow the instructions on the form. To add a MidFirst Bank Business Credit Card account to iManage Business Banking®, please contact your relationship manager or email tm.sales@midfirst.com.

Business Credit Card Accountholders Using iManage Personal Banking®

If you currently use iManage Personal Banking® instead of an iManage Business online system, you may see your Business Credit Card account automatically added to your iManage Personal Banking®.

MidFIRST BANK
1234 5678 9010
VISA

Security

Your MidFirst Bank Business Credit Card has many security features to help make managing your business finances easier and allow you to be more confident in the security of your transactions.

Zero Liability

Your MidFirst Bank Business Credit Card is covered by the Visa Zero Liability Policy protecting you against unauthorized purchases.*

Your MidFirst Bank Business Credit Card Fights Fraud With Chip Card Technology

What is chip card technology

Your MidFirst Bank Business Credit Card uses EMV chip technology to protect your card information when making a purchase at a chip-enabled merchant terminal and when used at a chip-enabled ATM.

EMV, which stands for “Europay, MasterCard, Visa,” is the international standard for chip card security.

How does chip card technology work

During a transaction with your MidFirst Bank Business Credit Card, the chip produces a single-use code to validate the transaction, which helps protect your card from unauthorized use. Plus, if the merchant is breached, chip card data cannot be used to create a counterfeit card.

Please note, the chip in your credit card is not a radio antenna and cannot be accessed by a scanner.

How to use your chip card

Your chip card works at merchants and ATMs with and without chip card technology.

Merchants with chip-enabled terminals

- Insert your card into the slot facing up with the chip toward the terminal
- Follow the prompts on the screen to complete your transaction
- When the terminal says the transaction is complete, remove your card

Step #1 Step #2 Step #3

Chip card readers may vary at different merchants, so be sure to follow the prompts on screen. Plus, don't forget to take your card when the transaction is complete.

Merchants without chip-enabled terminals

- Swipe your card as normal using the magnetic strip on the back of your card and follow the prompts

ATM

- Insert your card as normal and follow the prompts
- If the ATM uses chip technology, it will prompt you to leave your card inserted until the transaction is complete

Online & phone

- Enter or provide your card information as requested

For additional information, visit midfirst.com/chipcard.

*The Visa Zero Liability Policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify MidFirst Bank promptly of any unauthorized use.

For Rewards Accounts - MidFirst Rewards!

MidFirst Rewards allows your company to earn points for everyday business purchases.*

Earn points for your company's purchases and redeem points for a variety of options including travel, merchandise, gift cards, and even cash back! Gift card options include MidFirst gift cards that can be used anywhere, as well as national merchants such as Best Buy®, Amazon®, Macy's®, and much more!

Your company can access rewards anytime at midfirst.com through the MidFirst Business Credit Card Online Banking.

*See your rewards terms and conditions for your credit card rewards details. All point values, merchandise and gift cards are subject to change and are accurate as of October 1, 2015.

MIDFIRST BANK
Business Rewards
4000 1234 5678 9010
VALID THRU 00/00
TMA MIDFIRSTFAN
VISA

MidFirst Bank Business Credit Card Contact & Payment Information

Customer service and phone payments:
866-762-0492

Pay online at:
midfirst.com

Pay at any MidFirst Banking Center

Mail payments to:
MidFirst Bank
PO Box 31021
Tampa, FL 33631-3021

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midfirst.com/newbusinesscard