

Town North Bank (TNB)
CONVERSION Q & A

General Conversion Questions/Answers

Q. Why is my account changing?

A. The processor of your account has been changed to Élan Financial Services. With this change you will be able to take advantage of:

- Exceptional Value – Enjoy the financial freedom you desire, with the added benefit of no annual fee.
- Superior Service – Responsive, helpful, and prompt service is available 24 hours a day, 7 days a week, 365 days a year when you contact Élan Cardmember Service.
- Reliable Protection – 100% protection against any fraudulent activity on your Account.

Q. How do I “opt out” of the changes to my account?

A. You may send a written request to close your account to:

Élan Cardmember Service – Loc 14084
PO Box 2066
Milwaukee WI 53201
Or
Call 1-800-236-7546

Provide the complete credit card account number and name listed on the front of the card you wish to close. Also provide the opt out code of ‘LOC 14084’.

Any balance on your current account as of the November 12, 2009 conversion date will be transferred to a new account number issued by Élan. This new account will be set up as a closed account and no new credit card will be issued to you. Your current account will no longer be valid as of November 12, 2009.

Q. What will my new rates be?

A. Please refer to the change in terms notification letter dated September 21, 2009. (If the cardmember cannot locate the letter, send an email to ecs@elansales.com requesting a copy of the letter. (Please do not refer the cardmember directly to this email box)

Élan will honor any promotional or introductory rate under the current program that is active as of the conversion date.

Élan will also offer 0% through 6/30/09 to accounts that are “inactive”. To qualify for the 0%, the inactive account must have a \$0 balance and no activity since 3/31/09.

Q. Can I renegotiate my rate, post conversion?

A. You can request a rate change; however, it is based on specific criteria (including, but not limited to, payment and credit history)

Q. I’ve noticed a significant rate increase. Why?

A. Cardholders with a current rate less than 20.99% and a FICO (credit bureau score) of less than 660 will experience an increase capped at 5%, not to exceed 20.99%. **

Example: if current APR 14.99%, then new APR 19.99%
if current APR 18.99%, then new APR 20.99%

**This decision was based on current economic conditions

Q. Is there an annual fee with my new credit card?

A. No, your new credit card will not have an annual fee.

Q. I currently have credit card insurance. Will this transfer?

- A. We are sorry, but your current credit card insurance will not transfer. You may re-enroll in a similar program once you receive your new credit card.

Q. How do I change to a different product type?

- A. Once you receive your new credit cards in November, you may contact Elan Cardmember Service directly by phone to request a change. Additional information will be included with your new credit card.

Q. Will my credit limit change?

- A. You will have the same credit limit on your new credit card. Your credit limit will be shown on the card mailer that will arrive with your new credit card. Your available credit line will be reduced by the balance on your current credit card at the time your account is converted to the new program on November 12, 2009.

Q. Will my credit card account number change?

- A. Yes, you will have a new credit card account number. If you make recurring payments from your credit card, remember to contact the businesses and give them your new account number.

Q. My card expires before the conversion date. What should I do?

- A. If your current credit card expires prior to November, you will automatically be reissued a new card with the same account number. You will, however, be issued another credit card with a new account number in early November, as part of the conversion.

(Note: any accounts that expire during the conversion month of November will be good through the end of the month and a reissue by the current processor will not be necessary. The cardmember will already have their new plastic as of the conversion date).

Q. My health club (cable, phone, electricity, etc.) payment is automatically charged to my credit card account each month. Do I need to contact the business and tell them I have a new credit card account number?

- A. Yes. If you have automatic billing to your credit card for recurring charges such as dues, Internet fees, insurance premiums, utility, cable, and phone charges, remember to inform the business or merchant of your new account number.

Q. I use a bill pay service through my financial institution to pay my credit card bill. What changes will be necessary to continue using that service?

- A. You will need to submit changes of account number to your new account number, remittance name and address. Details will be included with your new credit card.

Q. What payment methods are available with my new account?

- A. You may pay your monthly bill by mail, phone (Phone Pay), online (Internet You Pay), or set up Auto Pay. Once you receive your new credit card, you will receive more information about enrolling in these payment options.

Q. Where do I send my payment?

- A. Elan Financial Services, P.O. Box 790299, St Louis, MO 63179-0299

Q. How do I request a PIN to access my account?

A. Consumer Card Accounts

Once you receive your new credit card, you may select a PIN by contacting Élan Cardmember Service. Your PIN may be used for ATM cash advance transactions.

For internet access to your new account information or to make an internet payment you will need to set up a personal ID and password, a PIN is **not** necessary.

Business Card Accounts

Your PIN will be mailed to you approximately five days after you receive your Élan Business Card.

(PINs are generated automatically for business card accounts).

Q. When can I start using my new credit card?

A. Consumer: As soon as you receive your new credit card, call to activate it and begin enjoying the benefits of your new credit card. Follow the instructions on the label affixed to the face of the credit card to activate. Remember to destroy your old credit card as soon as you have activated your new card. Your new card will arrive by November 12, 2009.

Q. What is Privacy Guard?

A. Privacy Guard is a credit monitoring service offered by a third party vendor. During card activation you will be provided some details related to the program. You are under no obligation to enroll. Simply follow the prompts to exit and continue card activation.

A. Business: As soon as you receive your new credit card. Remember to destroy your old credit card as soon as you have received your new card.
Your new card will arrive by November 12, 2009

Q. When should I stop using my current card?

A. Consumer: As soon as you receive your new credit card, call to activate it and begin enjoying the benefits of your new credit card. Follow the instructions on the label affixed to the face of the credit card to activate. Remember to destroy your old credit card as soon as you have activated your new card. Your new card will arrive by November 12, 2009.

A. Business: As soon as you receive your new credit card. Remember to destroy your old credit card as soon as you have received your new card.
Your new card will arrive by November 12, 2009

Q. When will my current card no longer work?

A. Your current card will be invalid as of November 12, 2009, regardless of the expiration date shown on your card.

Q. How do I order convenience checks?

A. You will receive three convenience checks in December that will be associated with your new account number. You may also contact Élan Cardmember Service to order more checks. Additional information will be provided with your new credit card.

Q. Will my statement cycle change?

A. Your statement cycle may change slightly. If you wish to select a new statement cycle, you may contact Élan Cardmember Service once you receive your new cards in November. You can request a statement cycle to one that fits yours needs.

(Advise the cardmember to wait until they receive their first statement following the conversion date to request a cycle change)

Q. Will my statement payment due date change?

A. Your payment due date may change. If you wish to select a new payment due date, you may contact Élan Cardmember Service once you receive your new cards in November. You can request a payment due date to one that fits yours needs.

(Advise the cardmember to wait until they receive their first statement following the conversion date to request a cycle change)

Q. Is the new credit card company going to solicit me for other business or share my account information with other companies?

A. No. However, cardmembers will learn about new credit card products, features, and enhancements through direct mail and statement inserts.

Q. Do I need address the final page (Privacy Choice) of my cardmember agreement?

A. Yes. If you don't want information shared with our affiliates and/or direct marketing mailings, please return the form or call the number provided.

Q. Where is the Élan Cardmember Service Center located?

A. Fargo, North Dakota and Coeur d'Alene, Idaho.

Rewards Program - Points

Q. Will my rewards program change?

A. Consumer: Yes, you will automatically be enrolled in a new rewards program called Select Rewards, with the following great benefits.

You'll automatically earn one point for every net purchase dollar with no point caps...which means you can earn unlimited points for all your purchases!

And, when you're ready, here's a list of all the options you can choose from to redeem those points:

- Cash Back – Redeem your points for unlimited 1% cash back.
- Merchandise – Select products from brand-name merchandise.
- Gift Cards – Pick a card from leading retailers, restaurants and online stores.
- Travel – Choose from a variety of travel rewards including air travel, hotel stays and car rentals with no black out dates.
- Choose Your Own Rewards – Purchase anything you want with your card, then redeem your points for a statement credit to cover the cost.

Your Rewards Points Will Transfer

To make this a smooth transition, all points earned through October 31, 2009 will be automatically transferred to your new Select Rewards account in late November.

A. Business: Yes, you will automatically be enrolled in a new rewards program called Platinum Business Rewards, with the following great benefits.

You'll automatically earn one point for every net purchase dollar...PLUS DOUBLE POINTS for gas, restaurants, local and long distance, mobile phone and Internet service purchases! And, when you're ready, here's a list of all the options you can choose from to redeem those points:

- Cash Back – Redeem your points for unlimited 1% cash back.
- Merchandise – Select products from brand-name merchandise.
- Gift Cards – Pick a card from leading retailers, restaurants and online stores.
- Travel – Choose from a variety of travel rewards including air travel, hotel stays and car rentals with no black out dates.
- Choose Your Own Rewards – Purchase anything you want with your card, then redeem your points for a statement credit to cover the cost.

Your Rewards Points Will Transfer

To make this a smooth transition, all points earned through October 31, 2009 will be automatically transferred to your new Platinum Business Rewards account in late November.

Q. When will my current rewards program end?

A. You will no longer earn points under your current rewards program as of October 30, 2009. October 30, 2009 is also the last date to redeem earned points on your current rewards program. **However, in order to make this a smooth transition, any unused points will automatically be transferred to your new credit card account.**

Q. What will happen to my unused points as of the conversion date?

- A.** All unused points as of October 30, 2009 will automatically be transferred to your new credit card account and will be available to you by late November. Please refer to the notification of change in terms letter dated September 21, 2009 that was recently sent to you for more details.

Q. How do I redeem my points?

- A.** You will be able to redeem your earned points online or by calling the new rewards center. You will receive additional information on the new Select Rewards program when you receive your new credit cards.

Cash Program

Q. I am currently enrolled in a cash rewards program. Will that program continue?

- A. Consumer:** You will automatically be enrolled in a new Select Rewards program. (see above for benefits).
Business: You will automatically be enrolled in a new Platinum Business Rewards program (see above for benefit).

Q. What will happen to any earned cash on my account?

- A.** As of your October statement, if you have met your current program rebate requirements, you will receive a credit on the October statement.
Any earned cash rewards that have not reached your current rebate requirements will be turned into points and transferred to your new account under the new rewards program in late November.

Family Accounts

Q. Will my current family account continue?

- A.** Unfortunately the new program does not offer this type of program.
Dependents under this program will be converted as an authorized user under the primary account number.
Dependents will be issued a credit card, however the cards will have the same account number as the primary cardmember under the current program.
At conversion, any balance on the dependent account will automatically be transferred to the primary account.

Business Accounts

Q. I currently receive one consolidated statement for all accounts within my company. Will this feature continue?

- A.** Yes, as part of the conversion, we automatically continue this feature.