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Answers

General Credit Card Questions

Who is Mid America Bank & Trust Company?

Mid America Bank & Trust Company ("MABTC") was originally founded as The State Bank of Dixon. In 1999, we changed our name to Mid America Bank & Trust Company. Our mission is to be the premier provider of quality financial services by anticipating and exceeding the needs of our customers, shareholders, employees and communities, all of equal importance to our long-term success.

Who is Continental Finance?

Founded in 2005, Continental Finance Company ("CFC") is one of America's leading marketers and servicers of credit cards for consumers with less-than-perfect credit. The company specializes in providing credit products and services to consumers who are largely overlooked by traditional credit card issuers and local banks. As a consumer finance company, with a state of the art consumer lending

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platform, we are able to provide a variety of services to our customers when other financial institutions will not accommodate them.

Since the Company's founding, CFC has prided itself on its corporate responsibility to its customers in terms of a strong customer support program and fair treatment.

How do I contact you?

Click on the 'Contact Us' link for a listing of our Telephone Numbers and Mailing Addresses.

Applying for a Credit Card

How do I apply for a credit card?

You may apply online from our website, call 1-866-513-4598 or return the acceptance certificate from the pre-selected offer that you received in the mail.

What information is required when I apply for a credit card?

You'll need to provide personal information, including your:

- Full name
- Social Security number
- Date of birth
- Physical address (No P.O. Box)
- Estimated gross monthly income

Why do you need my personal information for my credit card application?

We need your personal information for two reasons:

1. Federal law requires us to obtain, verify and record information that identifies each person who opens an account. As a result, your personal information is required and used for identification purposes.
2. We use your personal information, like Social Security number, to pull your credit bureau data, which in turn is used with other information like monthly income to process your application.

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Do I need to complete all the information on my credit card application?

Yes. We need all of the information to make an informed decision on a customer's credit worthiness and to assess risk.

Why can't I use a P.O. Box as an address on my credit card application?

We need a physical address in order to process your application.

Can I apply for a credit card with a co-applicant?

No, we do not offer the option for co-applicants at this time, but you may add an authorized user during the application process or anytime after your account is opened.

How long does it take to decision my application?

In most cases, we will provide an instant decision. However, in some cases we need to collect additional information to make a decision which could take up to 7-10 days.

Do you share the contact information on my credit card application with other companies?

Mid America Bank & Trust Company and Continental Finance take our commitment to protecting your privacy seriously. Please see our [Privacy Policy](#) for more information.

After Applying

When will I receive my new credit card?

If you're approved and you fully fund any security deposit (if applicable), we will mail your credit card, inform you of your credit limit information and welcome materials within 3 business days.

What will my credit limit be?

Upon approval, we will grant you a credit limit of \$500. In some cases, you may be required to provide a security deposit to qualify for a credit card.

Can I activate my new credit card online?

No. To ensure your security, new cards can only be activated over the phone. Call from the phone number that you provided on your application to the toll-free activation number printed on the sticker

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affixed to your new card within 30 days after you receive your card in the mail.

How long do I have to activate my new credit card?

You have 30 days to activate your credit card. If you do not activate your credit card in that timeframe your credit card will automatically be closed and you will be unable to use your new credit card for purchases or other transactions.

What will my annual percentage rate be?

Please see the [Terms and Conditions](#) page for your APR information.

Can I add someone to my credit card account?

Yes. Simply call the Customer Service phone number on the back of your card. Please note that to add an authorized user to your account; you must be the primary cardholder and fees will apply.

Where can I mail a payment in order to fund my security deposit?

Please send any credit card payments via regular mail to the address shown on the [Contact Us](#) page. Please include your credit card account number on your check.

Are there other ways I can pay the security deposit?

Yes. You can pay your bill online using the website identified on the [Contact Us](#) page.

Online Account Access

Can I manage my credit card account online?

Yes. You will be able to enroll in our Online Banking service to do all of the following and more:

- Pay your credit card bill
- Enroll to receive online statements
- View recent transactions
- View previous statements
- View payment history
- View your balance

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How much does it cost to view my transaction activity online?

The Online Banking website is a free service provided to you as a feature of your credit card.

If I use the Online Banking service, will I still get a paper statement in the mail?

Yes, you will continue to receive a paper statement unless you change your statement delivery method to receive online statements only. It may take up to 72 hours to process a statement delivery method change.

Credit Protection

What is Credit Protection?

Credit Protection is an optional debt cancellation program offered with our credit card accounts.

What benefits does Credit Protection offer?

In the event of job loss, disability, and/or hospitalization, the Credit Protection Program covers up to twelve (12) continuous monthly payments for the primary cardholder, one (1) minimum monthly payment for hospitalization and cancels the full balance in the event of death (the lesser of the outstanding account balance on the date of death or \$5,000).

How do I request Program benefits?

To activate your benefits, call the Benefit Administrator toll-free at 1-866-665-7967, 8:00am to 9:00pm ET, Monday through Friday and 8:00am until 12:00pm ET, on Saturday, except on holidays. Correspondence may be sent to: Benefit Administrator, P.O. Box 43297, Jacksonville, FL 32203.

What are the requirements when requesting activation of Program benefits?

You must: a) qualify for the benefit based on the criteria in the Credit Protection Program Agreement; and, b) complete and supply the Benefit Administrator with any verification information/forms they may request from you.

How will the monthly Program charge be billed?

The monthly Program charge is billed to your account and will be shown on your monthly statement. The charge is based on your outstanding balance multiplied by \$.99 per \$100 of outstanding balance.

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How soon after I enroll can I request benefits under this Program?

For job loss, disability, hospitalization and/or loss of life, you must be enrolled in the Continental Credit Protection program for 30 days before this Protected Event may be activated.

After I enroll in the Program, can I terminate my participation?

Yes. You may terminate your enrollment at any time. Additionally, if you are not completely satisfied with all the benefits, limitations and exclusions, and you cancel within thirty (30) calendar days of your enrollment date, we will credit your account for any Credit Protection charges you have paid.

Security and Privacy

What do we do to protect the personal information sent in my application over the Internet?

We are committed to providing secure Internet service through security and encryption technology. We use advanced encryption techniques, including Secure Socket Layer technology, to protect the information you provide to us over the Internet. You can tell that the session is secure when you see a locked padlock displayed at the bottom of most browser windows. Since all of the information being passed through this secured site is encrypted, only we can decipher the application information.

Can anyone other than the cardholder view statements or make bill payments?

Using the unique, secure log-in and password established at application, cardholders can enter the site, view their own account information and make payments on their own, individual account. For quality assurance, customer service or account maintenance purposes, Continental Finance Company, LLC and its employees and agents may also access your account information through this website.

What if my credit card gets lost or stolen?

If you have a missing credit card, report it immediately to our 24-hour Customer Service number located on the [Contact Us](#) page. This number is also printed on your monthly statements. We will cancel your card and send you a new one.

If my card is lost or stolen, how can I make sure that I don't get stuck with unauthorized charges on my bill?

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50. In New York, you will not be liable for unauthorized use of the Card that occurs prior to the Effective date. If you suspect your card has been stolen you should call us right away at the number shown on the [Contact Us](#) page.

What if I want to dispute a charge on my statement?

If you have a problem with the quality of property or services that you have purchased with your credit



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card; and you have tried in good faith to correct the problem with the merchant, call us at the number shown on the [Contact Us](#) page.