

FAQS

for Existing Visa® Classic, Visa® Platinum, or Visa® Signature Cardholders

1. How do I take advantage of one or all of the following benefits? Double rewards for 90 days, up to 25% annual bonus, plus no annual fee, 0% APR for 6 months, and 0% Balance Transfer for 12 months?

All of these benefits are available on the new AmaZing credit card products. Simply fill out our account upgrade form available at any of our branches, and upon approval, you may migrate your existing card to one of the new AmaZing cards that best meets your needs and enjoy these new promotions and benefits! 0% APR on purchases and double rewards (cash or points) is available on new purchases made with the new AmaZing card. The 0% Balance Transfer offer is available for external balance transfers only; any existing balances on your current card will migrate over to your new AmaZing card at a fixed 7% variable APR on balances transferred from your existing Nevada State Bank Credit Card Account.

2. I already have a credit card with you, but I want one of the new AmaZing cards. What do I need to do?

Simply complete the account upgrade form available at any Nevada State Bank branch and upon meeting our predetermined criteria - which does not include pulling new credit information - we will upgrade your card to the new AmaZing product. If you are requesting an increase in your credit limit, a new application will be required and new credit information will be pulled.

3. Once I get my new AmaZing card, how will my existing Rewards points or earned Cash Back be handled?

Your earned Rewards points or Cash Back will transfer over automatically to your new AmaZing card.

4. Once I get my new AmaZing card, is there anything else I need to do?

Please also note your account number will be changed, and any balances will be automatically transferred to your new account. If there are any companies to which you have provided your account number for billing purposes, such as insurance, donations, automatic billing, etc., please contact the company and provide them with your new account number to avoid any payment and/or billing issues.

5. Once I get my new AmaZing card, what options do I have to manage the existing balance on my card?

Your existing balance will be transferred over to your new AmaZing card. Your new balance transfer rate will be a fixed 7.00% for 12 months. There is no balance transfer fee. Any pending purchases that have not yet posted will automatically be transferred to the new AmaZing card and will be subject to those new terms and conditions.

6. I'm currently earning points on my old Visa Platinum card. I would prefer to earn cash back. How can I switch to the new cash back program and also earn the 25% bonus?

If you currently are enrolled in Rewards but would like to upgrade to the AmaZing Cash card program and earn up to a 25% cash back bonus, simply fill out the account upgrade form available at any of our branches and indicate that you would like to upgrade to the AmaZing Cash card product. You must also identify into which deposit account you would like your earned cash rebates deposited. If you are approved for a new AmaZing Cash card, all earned AmaZing Rewards points on your Visa Platinum account will be converted to AmaZing Cash (1 Amazing Rewards point = \$.01 in AmaZing Cash). The annual bonus will be calculated going forward based on new spend made on your AmaZing Cash card. AmaZing Cash is deposited into the designated deposit account automatically in \$50 increments.

7. I don't currently have a rewards program on my credit card. Can I enroll in rewards or cash back on my current credit card?

Yes! You can enroll in either one of these rewards programs on your current credit card (with the exception of the Low Rate Visa Platinum Card and the Visa Secured Card). You will also be subject to your current card's Terms and Conditions for those rewards programs. There is a \$25 annual fee for the rewards program. Your credit card number and all other features will remain the same. For specific information on your account, please contact Customer Service at 866-749-7476.

8. If I enroll my card in the rewards or cash back program, will I get double rewards for the first three months, or up to 25% annual bonus?

No, these promotions have been reserved for the new AmaZing card products. However, if you would like to take advantage of these offers, you are welcome to complete the account upgrade form for the new AmaZing card products available at any Nevada State Bank branch, subject to credit approval.