Why did my rate go up?
On an annual basis, we review credit reports for cardholders and adjust the Annual Percentage Rate (APR) to reflect any changes in credit risk profiles. In cases where there are multiple owners on an account, our review is based upon the owner whose credit risk profile is the most favorable.

Will my rate keep changing?
Because credit profiles change over time, we review credit scores regularly to ensure rates reflect any changes. If we have increased your APR, we will check for opportunities to decrease your APR every six months. APRs will not increase more than once in a twelve-month period.

Did you pull my credit?
Yes, to determine your new rate, we pulled your credit in October 2017. It was a “soft” inquiry and does not impact your credit score.

Why is the FICO® score you sent me different than what I see elsewhere?
FICO has redeveloped its scoring models several times to make sure they remain robust predictors of risk. FICO also makes sure new versions of the FICO Score models keep pace with changing consumer credit behaviors, incorporate the latest analytic technology, and are adjusted for data reporting enhancements.

Additionally, there are various providers of credit score and credit reporting data. We urge you not to pay for your credit score or credit report. Instead, as the Credit Score Notice indicates, you are eligible for a free copy of your credit report from Experian if requested from Experian within 60 days of receiving notice.

My spouse has a separate First Tech credit card account. Why did my rate increase but my spouse’s rate did not?
If there was not a significant change to his or her credit profile, his or her account may not have seen a change.

What happens to my existing balances?
The APR increase applies only to transactions that take place on or after April 12, 2018. Any transactions made prior to this date will be priced at the APR that was in place when the purchase/cash advance posted. Payments are applied to balances with the highest APR first.

Is this increase in pricing related to the Prime Rate increase?
No, it is not related to the Prime Rate increase. However, the Prime Rate increased by .25% on December 14, 2017. Because our credit review took place prior to the Prime Rate increase, the APR listed on the Change in Terms letter does not reflect the change in the Prime Rate. As a result, the APR on your account may be 0.25% higher than what is listed in your Change in Terms letter.
When will the changes go into effect?
Any new transactions posting on or after April 12, 2018 will receive the new rate.

Was my credit report impacted by this change?
No, the interest rate change has no impact on your credit report.

How did First Tech decide how much my rate would go up?
Interest rates are based on your credit score and the pricing range for the Mastercard product you have.

When was I notified of this change?
Letters were mailed via USPS to on February 26, 2018 indicating the change in rate. A Credit Score Notice, as well as instructions for opting out of the change, was also provided.

How can I opt out of this change?
If after reading your Change in Terms notice you do NOT accept the changes, you can opt out prior to April 12, 2018. Opting out means the card account will be closed and neither you nor any other account joint owners or authorized signers will be able to make purchases, take cash advances, or use overdraft protection with this card account. You and any other joint owners will still be responsible for paying any outstanding balances under the terms of the current Card Agreement.

To opt out, do one of the following:
- Sign and date the form you received with your Change in Terms notification and mail it back to us in the enclosed envelope.
- Log into Online Banking and send us a secure message using the Credit/Debit/ATM category and selecting the appropriate Related Account. Please indicate in your message: “I wish to reject changes being made to this account.”
- Call us at 855.855.8805. If you can, please have your letter handy.
- Stop by your local branch.

If I opt out, what will you report to the credit bureaus?
If you choose to opt out, you’ll see “closed at consumer’s request” on your report, as well as the following:
- If you have a zero balance when opting out: After April 12, 2018 we’ll report your account one last time with a closed status. Please note that closed accounts are reported by credit bureaus for up to seven years.
- If you have a balance when opting out: We’ll continue reporting the payment amount, current balance, and payment rating (current, past due, etc.) We will report your account as closed as of April 12, 2018.
If I opt out, will I lose my Rewards Points?
If you have any of our Rewards Points cards, you’ll need to redeem your Rewards Points by April 12, 2018. You can visit the rewards site at [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com).