



Brethren Disaster Ministries Visa® Credit Card

Offered by Farmers & Merchants Bank

Carry the card that earns BDM 1% of net spending on every purchase- with no limits!!

Advantages

- ✓ Supporting BDM every time you use your card to make purchases- 24/7
- ✓ Earn valuable rewards points for yourself- visit www.scorecardrewards.com to learn more
- ✓ Excellent local customer support
- ✓ State-of-the-art security network to protect against fraud
- ✓ \$0 liability from fraud loss for our customers
- ✓ Easy to make payments at any branch, by mail or online at www.mycardstatement.com
- ✓ Fixed rate of 13.99% on purchases, cash advances and balance transfers
- ✓ **No** annual fee, **no** over limit fee, **no** foreign transaction fees, **no** balance transfer fee
- ✓ Card accepted at over 8 million merchants in US and most accepted card in the world.
- ✓ Over 700,000,000 Visa® credit and debit cards have been issued in US

Q&A

What do I need to do to get a BDM Visa® credit card?

1. Return completed application to address printed on application or to any Farmers & Merchants branch
2. Include recent paycheck stub or other verification of income along with application
3. Include a legible copy of your current driver's license

What if I already have a credit card with Farmers & Merchants, can I convert it to a BDM card?

Absolutely, just let us know that you want a balance transfer on the application and list the existing card number.

Can I transfer a balance from another bank's credit card?

Sure, just complete the balance transfer section making sure to include all information requested. Once your new BDM card is set up, we'll send a cashier's check to the other credit card company- all at no charge to you.

Is it possible to have payments automatically taken from a checking account with Farmers & Merchants or another bank?

Yes, complete the Automatic Payment section of the application.

If I travel, do I need to do anything so use of my card won't be interrupted?

Good question, the last thing we want is for your card to be blocked while you are traveling. Please call your local Farmers & Merchants Bank branch before you leave and let us know travel dates and general travel areas.

What if I want a limit increase in the future?

We are required to have a new application and recent income verification from you along with a current credit report.

Will my payment history be reported to the credit bureaus?

Yes, but we only report to TransUnion® and Equifax®.

How long will it take to get a response to my application?

If your application is approved, you should have your new card(s) within two weeks. Express delivery is available but there's a charge. If your application is denied for some reason, you will receive a notice listing the reasons we weren't able to open an account for you.

Do I have to call an 800 number and press 0 to speak with a representative for customer service?

There's an 800 number for 24/7 customer service that you can use. However, during regular business hours we encourage you to call your local branch if we can help in any way with your BDM credit card. You're the reason we're here.

Some credit card issuers offer a 0% interest introductory period, do you?

We try to keep our credit card program simple so there are no surprises, no hidden fees, no penalty interest rates. We may be old-fashioned but we still think honesty and trust are important values. Others may start you out at a very low rate, or even 0%, but they strive to get you to a higher rate as soon as possible.

Why do you need a copy of my driver's license and paycheck in order to open an account?

To be in compliance with federal law, we are required to verify your identity and to make certain that you can afford the extension of credit. Understandably, this is much more than some credit card offers you receive in the mail require, but we haven't been around for over a century by cutting corners.

How long has Farmers & Merchants Bank been issuing credit cards?

We've been issuing our neighbors credit cards for over 25 years now.

Can you tell me more about Farmers & Merchants Bank?

We love to tell our story. Our bank was founded in 1908 and remains the only locally-owned, independent bank in Rockingham County. Over the last 100+ years we've grown to nine full-service branches in Rockingham, Shenandoah and Page counties and over \$500,000,000 in loans outstanding. Quite a change from the first day we opened our doors in Timberville, but never too large to serve our neighbors with honesty and respect every day. Oh, and one more thing, the bank provides up to one paid week each year to every employee to volunteer to serve others through programs like Brethren Disaster Ministries.

Will I be able to find out how much money this program has raised for Brethren Disaster Ministries?

Absolutely, we hope to post that information on our bank website at www.fmbankva.com and invite the Shenandoah District to do the same on their website at www.shencob.org.

Will I be able to access my credit card account online?

Yes, you will be able to track activity, pay your bill, print statements and more at www.mycardstatement.com

Can you tell me more about the points I earn when I use my BDM Visa® credit card?

For each dollar of net spending, not only does Brethren Disaster Ministries earn 1%, but you earn one point toward merchandise and travel. Browse the www.scorecardrewards.com website to see what's available and set up your account. Remember though that points expire after five years.