



Visa® Business Check Card Frequently Asked Questions

1. How do I apply for a Visa® Business Check Card?

If you already have a Fremont Bank business checking account, visit your local Fremont Bank branch to request a Visa Business Check Card. If you don't already have a business checking account, visit one of our Fremont Bank branches today to apply.

2. How do I activate my Visa Business Check Card?

When you receive your card, call the toll-free phone number on the sticker attached to the front. After the card is activated, peel off the sticker and sign the signature panel on the back immediately.

3. How is my Visa Business Check Card different from a credit card?

Your Visa Business Check Card is not a credit card. Purchases are deducted automatically from your Fremont Bank Business Checking Account and detailed on your monthly statement.

4. Can I earn rewards with my Visa Business Check Card?

Yes. When you enroll in the Visa Rewards Program, you can earn points towards rewards on purchases when you sign the receipt instead of entering your PIN, plus when you make purchases online or over the phone. To earn rewards points all you do is SWIPE, SIGN and GO. You can choose from great travel, merchandise and gift card rewards. And if you have more than one Business Check Card linked to the same primary business checking account, all enrolled cards earn points towards rewards.

5. How do I enroll my Visa Business Check Card in the Visa Rewards program?

To enroll your Fremont Bank Visa Business Check Card in the Visa Rewards program, simply go to www.visaextras.com, type in your card number and click on the Enroll button.

6. Can I view purchases I make with the Visa Business Check Card online?

Yes. With FREE Business Online Banking, you have anytime, anywhere access to your account. You can view transactions, check balances, transfer funds and more. Plus, you can download account data directly into most major financial accounting software. Talk to your local Fremont Bank branch associate or call (800) 359-2265 to find out more information.

7. What if my card is lost or stolen?

Simply call us toll-free at (800) 359-2265 as soon as you notice your card is lost or stolen, or if you notice unauthorized use on your account. We'll cancel your card and issue a replacement within days.

8. What if I have a billing dispute with a merchant?

The first step is always to try and resolve the dispute directly with the merchant. If those efforts fail, then call (800) 359-2265 to make a claim and we will investigate it. Please refer to your current Visa Business Check Card Agreement for details regarding your responsibility to notify us of disputes within specific timeframes.

9. Are purchases I make with my card protected?

Most* purchases you make with your Visa Business Check Card are protected against loss, theft and accidental damage under the Purchase Protection benefit. Also, the Extended Protection program doubles most manufacturers' warranties on purchases you make with your card up to one full year.

** Not available on PIN based transactions.*