

**MERCHANT SERVICES
WITH BBOK AND
CENTURY PAYMENTS**

Did you know your bank could receive up to a \$200 incentive per merchant and up to 25 percent ongoing residual revenue when you move an existing merchant from another processor or sign a new merchant with BBOK and Century Payments? Century Payments provides co-branded marketing materials to help you educate business customers about the competitive, secure, card processing services available.

For more information, contact your *BBOK calling officer* at 800.999.5725, or call *Chris Wilson, Century Payments account executive*, at 316.644.4231.

Exceeding your expectations is just the beginning.

Payment Processing from Greater State Bank and Century Payments

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Greater State Bank offers a wide range of card processing services for all types of businesses, including:

- A wide array of products and services to meet your needs and fit your business.
- A dedicated account manager to provide you with the best possible service.
- A secure and reliable payment processing system that ensures your transactions are safe and secure.
- A competitive pricing structure that allows you to maximize your profit margins.

Your bill payment account will help you pay your bills on time, with a bill payment service that is easy to use and available 24/7. The best of both worlds. All these services are available to you at no charge. Contact us today to learn more about our services and how we can help you exceed your expectations.

Greater State Bank and Century Payments

BANK CARD CONNECTIONS

from BANKERS' BANK of KANSAS N.A.

SPRING 2011

WHY PROMOTE YOUR BANK'S CREDIT CARD?

Changing economic conditions, consumer financing needs and user preferences are all reasons you should be marketing your bank's credit card program now. Heightened regulatory scrutiny on consumer products has resulted in fewer credit card solicitations from large banks landing in mailboxes. Your straightforward, no-gimmick credit card product may peak the interest of customers looking for a smart solution to their credit needs.

Whether you own your portfolio or participate in BBOK's Universal credit card program, your bank benefits when customers carry and use a credit card with your bank's name. Customers benefit from having a convenient, trusted, reliable and competitive credit card solution, plus they get the benefit of working personally with you.

Universal credit card bank employees enjoy a special employee rate of 3 percent plus Prime. Try the product yourself! It's the best way to understand the features and benefits so you can easily discuss them with customers. Offering your bank's credit card will help expand your relationship with the customer, strengthen your bank's reputation and increase bank fee income.



If you've experienced bank turnover or just need a refresher course on what your credit card product offers, join us for one of two training webinars. Each 30-minute session will cover product features and benefits, and the process to apply. *Email bankcardmgr@bbok.com for registration information.*

UNIVERSAL BANK WEBINARS

April 14, 3:00 p.m.
April 19, 10:00 a.m.

BBOK/STAR DEBIT PROCESSING USER GROUP MEETING

Our second STAR user group meeting for Kansas STAR banks was held Feb. 8, 2011, in Topeka, Kan. Participants received more than two hours of training on STAR Station, including best practices for using transaction research, chargeback processing and fraud and risk management. During lunch, BBOK and STAR representatives shared information and answered questions on topics ranging from legislative changes to system functionality.

Remember to use special codes to report fraud in Star Station without incurring unnecessary costs for dispute processing. Refer to First Data's Jan. 4, 2011, bulletin titled *Exception Processing Enhancement for the Reduction of Case Reversals*.



YOUR KANSAS STAR RELATIONSHIP MANAGERS ARE:

- Gwenda Hanna
- Jeff Medford
- Mike Whitlock



YOUR BBOK STAR SERVICE CONTACTS ARE:

- Sandy Huxman
- Christy Simonsen



We're here to serve you! Let us know if you have questions or comments about your STAR setup. If you are not currently using STAR for debit processing services, contact your BBOK calling officer, Brent Beckman or Terry Puett, to learn more about its benefits.



FINANCIAL LITERACY AND CREDIT CARDS

As you market your bank's credit card program for consumer and business needs, it's a good idea to also promote responsible use of credit. Help customers understand that your card is a smart choice because it offers competitive terms, reasonable practices and local support when needed.

Practical Money Skills
for Life™

Add even more value for your cardholders by offering a resource to help them manage their credit responsibly. Visa® maintains a dedicated website for financial literacy and education. *Practical Money Skills for Life* is a great place to get information about what to consider when choosing a credit card, the pros and cons of using one, the true cost of credit, compliance and much more! Access *Practical Money Skills for Life* at www.practicalmoneyskills.com.

FRAUD TRENDS AND PREVENTION TIPS

CHIP CARDS

Cards in the United States use magnetic stripe technology rather than embedded microchips commonly found with cards issued in Europe. When traveling outside the United States, bank card users may experience puzzled looks from merchants unfamiliar with processing transactions on cards without chips. Assure customers their card works internationally. Sometimes it just takes a little patience and a mention that the card was issued in the United States.

PHISHING UPDATE

Recent news indicates phishing attempts are on the rise as fraudsters try to get account information or login credentials from individuals. A new spin on these attacks indicates HTML webpage attachments are used rather than links within the body of an email.

Remind customers that it's best to be cautious if they believe an email is suspicious:

- Do not follow unsolicited links or attachments in an email
- Use caution when giving personal information online
- Verify the legitimacy by contacting the sender directly

WELCOME

BANK CARD WELCOMES THE FOLLOWING BANKS THAT HAVE RECENTLY EXPANDED SERVICES WITH BBOK.

AMERICA'S COMMUNITY BANK
ASTRA BANK
BALDWIN STATE BANK
DENISON STATE BANK
SOUTHWEST NATIONAL BANK
STOCK EXCHANGE BANK
THE BENNINGTON STATE BANK
TRIAD BANK
UNITED NATIONAL BANK

PAYROLL CARD SERVICES

PayPartners™ gives companies, large and small, a way to direct deposit payroll for unbanked



PayPartners™

employees. To learn more, contact Christy Simonsen at 800.675.6284.

LINA CREDIT WINNER

Congratulations to Katelin Sprecker from Lyndon State Bank. She won a \$25 Visa® gift card for correctly finding Lina Credit in the last issue!

Find Lina Credit hidden in this issue of Connections. Notify bankcardcontest@bbok.com by April 30, 2011 and you'll be eligible for our next \$25 gift card drawing.



BANKERS' BANK OF KANSAS BANKCARD CONTACT LIST

TOLL FREE 1.800.675.6284 • LOCAL 316.681.2265 • FAX 316.683.3510

Name	Title	Phone Number	Email Address	Resource Type
Christy Simonsen	BankCard Manager	X 282 316.681.9282	csimonsen@bbok.com	All Products, Processes, Escalation
Karen Schultz	Assistant BankCard Manager	X 208 316.681.9208	kschultz@bbok.com	New Accounts, Underwriting, Operations Support
Michelle Mollenkopf	Operations Coordinator	X 243 316.681.9243	michellem@bbok.com	Operations, REVEAL (reports) Support, Gift Cards, Supervisor
Betty Nguyen	Operations Support Lead	X 206 316.681.9206	bnguyen@bbok.com	Account Maintenance Support, Payments
Sandy Huxman	Debit Card Specialist	X 276 316.681.9276	shuxman@bbok.com	Debit Card Support, Account Maintenance, Scanning, Projects
Sherry Beard	Business Accounts Specialist	X 207 316.681.9207	sbeard@bbok.com	Business Account Setup, Review
Scott Schriefer	Consumer Accounts Rep	X 275 316.681.9275	sschriefer@bbok.com	Consumer Account Setup, Scanning
Jennifer Edens	Consumer Underwriter	X 241 316.681.9241	jedens@bbok.com	Underwriting, Fraud, Customer Service
Shasta Jenkins	Customer Service Rep	X 250 316.681.9250	sjenkins@bbok.com	Customer Service, Account Maintenance
Joy Holden	Settlement/Billing Rep	X 220 316.681.9220	jholden@bbok.com	Settlement, Monthly Billing, REVEAL (reports) Support
Paula Snider	Collection Manager	X 233 316.681.9233	psnider@bbok.com	Collection, Delinquency

PLEASE REFER TO OUR CONTACT LIST WITH INFORMATION FOR ALL BANK CARD TEAM MEMBERS. WE'RE READY TO ASSIST YOU!

EMPLOYEE SPOTLIGHT

BUSINESS CARD REPRESENTATIVE

A new business customer relationship often begins with the need for deposit, loan or investment services. When establishing these services why not uncover the possible need for a business credit card too? BBOK's Universal card program offers a business card product for companies of every size. We've ensured our team has individuals who can assist you in this area.



Meet Sherry Beard, your BBOK business card representative. When you need information to assist a customer that's applying for a business credit card or to make changes to an existing business account, Sherry is ready! With almost 30 years' bank card experience and more than six years at BBOK, Sherry's industry knowledge is vast. She can assist you with payment, customer service, settlement and accounting questions. Her experience on the customer side allows her to see things from all perspectives. She finds credit card solutions that work for the customer, allowing you to focus on managing their account relationship more effectively.

"I enjoy talking with our banks and their business customers. My goal is not only to help them have a good experience, but to create an experience that exceeds their expectations!" says Beard. "I'm here to help and always available to answer questions."

Sherry enjoys spending time with family and friends, especially her granddaughters! She and her husband love to travel across the state enjoying Kansas' unique small towns.

BUSINESS CARD UPDATES

To help you obtain new credit card business, BBOK is streamlining the business card application process. In second quarter we will implement a new, printable, online business application (similar to the consumer application process implemented in first quarter). This link will give you and your business customers a more efficient way to apply.

Credit cards can be a good source of temporary liquidity for small businesses, especially in tight economic times. Adequate line management is important to ensure employees have sufficient access to help them through a tight spot. One of Sherry's most frequent requests from businesses is to reallocate employee credit lines. The Visa® Business Credit Card provides tracking and online account management to help businesses budget for the future.

VISA® BUSINESS CARD BENEFITS:

- Purchase security
- Extended warranty protection
- Auto rental insurance
- Travel and emergency services
- Travel accident insurance up to \$250,000
- AutoPay program
- Online access
- Visa® Zero Liability
- Visa® Liability Waiver

For more information about business card services, contact Sherry Beard at 800.675.6284 or email her at sbeard@bbok.com.

ScoreCard EMAIL NOW AND WIN PROMOTION

ScoreCard offers awards for as little as 700 points, including digital music downloads and movie tickets. There's something for everyone with Scorecard Rewards! The site offers a monthly e-newsletter with current promotions, new merchandise and ScoreCard information. It also gives the customer access to view point balances, search for thousands of awards, create wish lists and redeem points online. The site helps drive loyalty, brand awareness and card usage for your bank's credit card!

Through March 31, 2011, cardholders received statement messages encouraging them to create a scorecard rewards profile on www.scorecardrewards.com. The first 1,000 cardholders each month who entered a valid e-mail address when they created a profile on www.scorecardrewards.com automatically received 1,000 bonus points! And that's not all. Every cardholder who created a profile and entered a valid e-mail address was also entered to win a vacation package that included two round-trip, domestic airfare tickets, a three-night stay at any Marriott hotel in the U.S. and a \$500 Visa® gift card! Valuable promotions like this keep cardholders informed and help promote the benefits of your bank's credit card.

SCOREMORE ENHANCEMENTS

ScoreMore rewards your cardholders even more! This exciting enhancement to BBOK's existing ScoreCard Rewards program (on all Universal credit card program Platinum Preferred accounts) launched April 1, 2011. This program is a full-service, merchant-funded rewards program that rewards cardholders with additional bonus points for shopping at select national, regional and local retailers. There is no cost for participation and cardholders earn additional bonus points for all qualified purchases made at participating ScoreMore retailers.

By increasing cardholder usage at participating retailers, your bank will increase brand awareness of your credit card rewards program, add new customers and retain existing ones. Messages will appear on cardholder statements in April.



CARD COMPLIANCE

We're keeping the following items top-of-mind in the months ahead.

RISK-BASED PRICING

A standard risk-based pricing notice is provided to all Classic credit card accounts in the Universal program. This notice lets cardholders know their credit score was used to determine their terms and that they may have received less favorable terms than individuals with better credit history.

APPLICATION DISCLOSURES

Our printable, online consumer application was rolled out to Universal credit card banks in January and February 2011. This application is the most current and compliant. It should be used by employees and/or available on your website for bank customers. Applications provided prior to January 2011 do not meet current regulatory requirements and should be destroyed.

SERVICE MEMBERS CIVIL RELIEF ACT

A service member is entitled to have his/her credit card

interest rate reduced to 6 percent on any debt outstanding as of the date of entry into military service. Our Universal credit card program will accommodate this requirement when we are notified of a service member's active duty.

DEBIT INTERCHANGE LEGISLATION

Provisions restricting interchange for banks over \$10 million in asset size and imposing requirements for network exclusivity and routing are in the comment period. We continue to monitor the proposed changes and work with processors and Visa® to help you identify the impact to your debit processing business.

Our processors for card-related services and BBOK Enterprise Risk Manager Peg Baldwin continuously monitor regulatory requirements affecting the card products we offer. If you have questions about how your card products comply, contact *Christy Simonsen, BBOK bank card manager*, or *Peg Baldwin at 800.999.5725*.