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Answers

General Credit Card Questions

Who is Celtic Bank?

Founded in 2001, Celtic Bank is a leading nationwide small business lender and residential construction lender. Headquartered in Salt Lake City, Utah, Celtic Bank is a privately owned industrial bank chartered by the State of Utah. Celtic Bank is an SBA Preferred Lender and was named the 8th largest SBA lender in the nation for FY 2014.

Who is Continental Finance?

Founded in 2005, Continental Finance Company (“CFC”) is one of America’s leading marketers and servicers of credit cards for consumers with less-than-perfect credit. The company specializes in providing access to credit products and services to consumers who are largely overlooked by traditional credit card issuers and local banks. As a consumer finance company, with a state of the art consumer underwriting, marketing and servicing platform, we are able to offer a variety of services to customers when other financial institutions will not accommodate them.

Since the Company’s founding, CFC has prided itself on its corporate responsibility to customers in terms of a strong customer support program and fair treatment.

How do I contact you?

Click on the ['Contact'](#) link for a listing of our Telephone Numbers and Mailing Addresses.

How do I view Credit Card Agreement or the specific Cardholder Agreement for my Account?

[View Cardholder Agreement](#)

Applying for a Credit Card

How do I apply for a credit card?

You may apply online from our website.

What information is required when I apply for a credit card?

You'll need to provide personal information, including your:

- Full name
- Social Security number

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- Date of birth
- Physical address (No P.O. Box)
- Estimated gross monthly income

Why do you need my personal information for my credit card application?

Your personal information is needed for two reasons:

1. Federal law requires us to obtain, verify and record information that identifies each person who opens an account. As a result, your personal information is required and used for identification purposes.
2. Your personal information, like Social Security number, is used to pull your credit bureau data, which in turn is used with other information like monthly income to process your application.

Do I need to complete all the information on my credit card application?

Yes. We need all of the information to make an informed decision on a customer's credit worthiness and to assess risk.

Why can't I use a P.O. Box as an address on my credit card application?

A physical address is required in order to process your application.

Can I apply for a credit card with a co-applicant?

No, current product offerings do not allow co-applicants at this time, but you may add an authorized user during the application process or anytime after your account is opened.

How long does it take to decision my application?

In most cases, an instant decision is provided. However, in some cases additional information is needed in order to make a decision which could take up to 30 days.

Do you share the contact information on my credit card application with other companies?

Celtic Bank and Continental Finance take our commitment to protecting your privacy seriously. Please see our [Privacy Policy](#) for more information.

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After Applying

When will I receive my new credit card?

If you're approved and you fully fund any security deposit (if applicable), your credit card and welcome materials will be mailed within (3) business days.

What will my credit limit be?

Upon approval, we will grant you a credit limit based on the offer you applied for. In some cases, you may be required to provide a security deposit to qualify for a credit card.

Can I activate my new credit card online?

No. To ensure your security, new cards can only be activated over the phone. Call from the phone number that you provided on your application to the toll-free activation number printed on the sticker affixed to your new card within 30 days after you receive your card in the mail.

How long do I have to activate my new credit card?

You have 30 days to activate your credit card. If you do not activate your credit card in that timeframe your credit card will automatically be closed and you will be unable to use your new credit card for purchases or other transactions.

What will my annual percentage rate be?

Please see the [Cardholder Agreement](#) for your APR information.

Can I add someone to my credit card account?

Yes. Simply call the Customer Service phone number on the back of your card. Please note that to add an authorized user to your account; you must be the primary cardholder and fees will apply.

Where can I mail a payment in order to fund my security deposit?

Please send any security deposit via regular mail to the address shown on the [Contact Us](#) page.

Are there other ways I can pay the security deposit?

Yes. You can pay your security deposit over the phone with one of our customer service representatives or if you received an e-mail from us informing you of the security deposit amount, you may use the

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enclosed url address to make your security deposit online. Click on the [Contact Us](#) link for a listing of Telephone Numbers.

Online Account Access

Can I manage my credit card account online?

Yes. You will be able to enroll in Online Banking service to do all of the following and more:

- Pay your credit card bill
- Enroll to receive online statements
- View recent transactions
- View previous statements
- View payment history
- View your balance

How much does it cost to view my transaction activity online?

The Online Banking website is a free service provided to you as a feature of your credit card.

If I use the Online Banking service, will I still get a paper statement in the mail?

Yes, you will continue to receive a paper statement unless you change your statement delivery method to receive online statements only. It may take up to 72 hours to process a statement delivery method change.

Credit Protection

What is Credit Protection?

Credit Protection is an **optional** debt cancellation program offered with your credit card account.

What benefits does Credit Protection offer?

In the event of job loss or disability the Credit Protection Program covers up to twelve (12) continuous minimum monthly payments for the primary cardholder, one (1) minimum monthly payment for hospitalization and cancels the full balance in the event of death.

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How do I request Program benefits?

You may visit our website www.CPCustomerCare.com at any time for information about your program and benefits. Follow the instructions there to open your Benefit Activation and upload your information.

Or you can call, email, fax or contact us by regular mail.

Phone: 866-665-7967

Email: CPClaims@CPCustomerCare.com

Fax: 302-525-3593

Mail: Credit Protection, PO Box 8099, Newark, DE 19714-8099

What are the requirements when requesting activation of Program benefits?

You must qualify for the benefit based on the criteria in the Continental Credit Protection Program Contract and complete and supply all verification information/forms requested.

How will the monthly Program charge be billed?

The monthly Program charge is billed to your account and will be shown on your monthly billing statement. The charge is based on your outstanding balance multiplied by \$.99 per \$100 of outstanding balance. As an example, if your balance is \$200, your Credit Protection fee billed that month would be \$1.98. And if your balance is less than \$100, for example \$70, the Credit Protection fee billed that month would be \$.69 cents.

How soon after I enroll can I request benefits under this Program?

Your benefits begin immediately.

After I purchase the Program, can I cancel?

Yes. You may cancel at any time. Additionally, you can cancel within thirty (30) calendar days of your effective date, and your account will be credited for any Credit Protection charges billed.

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Vantage Score® 3.0

Why isn't my score printing on my statement?

VantageScore® 3.0 is available monthly when you enroll to receive online statements. To enroll, log in to your account at <https://cfc.fdecs.com/eCustService/> and follow the steps in the Account Info Menu. This is a FREE service.

How can I learn more about my VantageScore® 3.0 credit score?

For any questions about the VantageScore® 3.0 and score factors, please visit <https://your.vantagescore.com/>.

How do I get a copy of my credit report?

Request your free annual credit report at www.annualcreditreport.com.

What's the difference between a credit score and credit report?

Credit reports, also known as credit files, are composed of the credit-related data a credit reporting company (CRC) has gathered about consumers from different sources. Credit reports include records of mortgage payments, credit card balances, credit card payments, auto loan payments, and credit inquiries. It may also include public records, such as tax liens and other information from government sources.

A credit score is a three-digit number (derived using a mathematical formula) from all the information in your credit report. That mathematical formula is called a credit scoring model, which attempts to measure the likelihood that you may default on a loan payment, which is defined as being more than 90 days past due. Not all credit scores will be the same; nor will they remain the same. Credit scores may differ from one source to the next because different lenders use different credit scoring models. And since a score is based on frequently updated credit files, it may vary over time.

What do different credit scores mean?

VantageScore® 3.0 model uses a score range of 300 to 850. Regardless of the model's score range, higher scores indicate to lenders that you're a less risky borrower, while lower scores indicate that you're an increased risk.

How are credit scores calculated?

A credit score summarizes your credit report into variables. Your score is not physically a part of your credit report. It is calculated at the time a lender requested your credit report.

How can I improve my credit score?

- **Pay your bills on time.** How promptly you pay your bills has the strongest influence on your VantageScore® 3.0 credit score.
- **Apply for credit only when you need it.** Do not open too many accounts too frequently. And avoid opening multiple accounts within a short time span.
- **Keep your outstanding balances low.** A good rule of thumb? Keep balances below 30 percent of the credit

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limit on any account.

- **Reduce your total debt.** It is not necessarily bad to owe some money. But it is not good to owe too much money. Consider paying down some of your outstanding loans.
- **Build up a credit history.** Maintaining a timely payment history for a mix of accounts (e.g., credit cards, auto, mortgage) over a longer period can improve your score.

What is the difference between VantageScore® 3.0 and FICO® Score?

Both are types of credit scores, but there are differences:

- VantageScore® 3.0: Scores range from 300-850. Created by the nation's three major Credit Bureaus and used by some lenders to decision loans. Most influential factors include: payment history, age and type of credit, percentage of credit limit used and total debt.
- FICO® Score: Scores range from 300-850. Created by Fair Isaac Corporation and used by some lenders to decision loans. Most influential factors include: payment history, amounts owed and length of credit history.

Security and Privacy

What do we do to protect the personal information sent in my application over the Internet?

We are committed to providing secure Internet service through security and encryption technology. We use advanced encryption techniques, including Secure Socket Layer technology, to protect the information you provide over the Internet. You can tell that the session is secure when you see a locked padlock displayed at the bottom of most browser windows. Since all of the information being passed through this secured site is encrypted, only we can decipher the application information.

Can anyone other than the cardholder view statements or make bill payments?

Using the unique, secure log-in and password established at application, cardholders can enter the site, view their own account information and make payments on their own, individual account. For quality assurance, customer service or account maintenance purposes, Continental Finance Company, LLC and its employees and agents may also access your account information through this website.

What if my credit card gets lost or stolen?

If you have a missing credit card, report it immediately to our 24-hour Customer Service number located on the [Contact Us](#) page. This number is also printed on your monthly billing statements. Your card will be canceled and a new one mailed to you.

If my card is lost or stolen, how can I make sure that I don't get stuck with unauthorized charges on my bill?

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50. In New York, you will not be liable for unauthorized use of the Card that occurs prior to the Effective date. If you suspect your card has been stolen you should call us right away at the number shown on the [Contact Us](#) page.



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What if I want to dispute a charge on my statement?

If you have a problem with the quality of property or services that you have purchased with your credit card; and you have tried in good faith to correct the problem with the merchant, call us at the number shown on the [Contact Us](#) page.