



Consumer Credit Card FAQ

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1. How do I apply for a card?

You can apply for an MB&T credit card in person by visiting any one of our convenient branch locations or online by visiting [Montecito.bank/Credit](https://montecito.bank/Credit).

2. How long does it take to receive my card?

Once you are approved, you will receive your card via USPS standard mail within 7 to 10 business days.

3. How do I activate my card?

You can activate your card by calling (855) 256-9153. This number is also listed on the back of your card.

4. How do I make a payment?

You can make a payment in person by visiting your nearest branch, online with our convenient Credit Card Portal ([Montecito.bank/CreditCard](https://montecito.bank/CreditCard)), or by calling (855) 256-9153. This number is also listed on the back of your card.

5. How do I view my statement online?

You can enable and view online statements by visiting [Montecito.bank/CreditCard](https://montecito.bank/CreditCard) to log into the Credit Card Portal.

6. When is my payment due?

Your card statement will cycle on the **18th** of each month. After your statement cycles, your minimum payment will be due by the **15th** of the following month.

7. How do I complete a balance transfer?

You can complete a balance transfer by calling (855) 256-9153. This number is also listed on the back of your card. Or by logging in to your account at [Montecito.bank/CreditCard](https://montecito.bank/CreditCard).

8. How do I add an Authorized User to my account?

You can add an Authorized User to your account while applying for an MB&T Credit Card or by visiting any one of our convenient branch locations. **Authorized Cardholders who wish to use the MB&T Credit Card Portal must register using the Primary Cardholder's information.** Once registered, the Authorized Cardholder can log in using their own credentials. All cardholders registered in the Portal will have access to view account information and transactions. Authorized Cardholder information will be reported to credit bureaus.

9. How can I replace my card?

You can replace a lost, damaged, or stolen card by calling (855) 256-9153. This number is also listed on the back of your card.

10. How do I dispute a charge?

You can dispute a charge by calling (855) 256-9153. This number is also listed on the back of your card.

11. How do I close my account?

You can close your account by visiting any one of our convenient branch locations.