CardValet FAQ

- **Can I increase my card's spending limits?**
  CardValet is meant to increase the control over your card transactions. You can lower spending limits but you cannot increase spending limits. In order to increase a spending limit, you will need to contact the bank at 208-734-1500.

- **Can I open my card for international transactions?**
  For your protection international transactions must be adjusted through the bank. You will still need to contact the bank and let us know when you are traveling outside the country.

- **How many cards can I have within CardValet?**
  There is no limit to how many cards you can enroll.

- **Can I have cards from different financial institutions within the same CardValet app?**
  Yes, but not with the same login. You will need to create a unique login account for each financial institution.

- **Can multiple people have control over the same card?**
  Yes, multiple people can add the same card to their individual CardValet. Please note that the card and app will only recognize the last changes done within CardValet, from any account that has that card enrolled.

- **How far back does CardValet's transaction history go?**
  The app shows the last 50 card-based transactions posted within the last 30 days.

- **What is the difference between the CardValet app and the "Cards" feature within the Farmers Bank mobile app?**
  The CardValet app has more options for cardholders. Think of the "Cards" feature within the mobile app as a "lite" version of CardValet.

- **If my phone dies, will the "My Location" feature be turned off automatically?**
  No. CardValet will use your phone's last location. You will either need to contact the bank to turn it off, or turn off the feature by signing onto the CardValet app from another device.

- **Can I call the bank to make changes to my CardValet settings if my phone were to die or become lost?**
  Yes, you can contact the bank to help with issues at 208-734-1500.

- **Why do I still get fraud alerts on my card if I updated my travel plans with CardValet?**
  CardValet is meant to supplement the security features already in place at the bank, not replace them. All transactions will still be run through the banks normal fraud scoring system, regardless of your settings within the app.

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- **How long does it take for changes through CardValet to affect my card?**
  All changes made within the app go into effect immediately.

- **What mobile devices are compatible with the CardValet app? With the "cards" feature in Farmers Bank mobile app?**
  CardValet and the "Cards" feature work with the most recent mobile operating software as well as two past generations of Android and Apple mobile devices.

- **I'm having trouble with CardValet- who can I call?**
  You can call 208-734-1500 for customer service at the bank for any service issues with your CardValet app.

- **Is my username/password for the Farmers Bank mobile app the same as my username/password for CardValet?**
  No. You choose your username and password when you set yourself up within CardValet. You can choose to make your username/password match for both sign ons, as long as it follows the CardValet login requirements.

- **Understanding the balance displayed in CardValet**
  CardValet only displays a balance from the last time the app updated. Therefore if the app has not updated the balance may not be accurate. Farmers Bank does not recommend using CardValet as your online banking app. Please use the Farmers Bank mobile app to monitor all account activity.

- **Does CardValet replace my Farmers Bank mobile app?**
  No, CardValet is an additional app to improve security and transaction monitoring specifically on your check and credit cards. The Farmers Bank mobile app should still be used to monitor all account activity.

- **Does CardValet store my phone's location data?**
  Location data is not stored. It is only used when necessary within the app, but is not stored.

- **Will this work with my Farmers Bank credit card?**
  Your credit card can be added using the CardValet mobile app, but is not supported within the "Cards" feature of the Farmers Bank mobile app at this time.

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