



January 25, 2023

Dear First National Bank Customer,

Good news! You're getting a new debit card!

In February 2023, we're moving to a new debit card provider in order to offer you additional benefits and security features, and to do that, we have to send out new debit cards.

Here's what you need to know:

- You'll be sent a new debit card in late January / early February along with instructions on how to activate it and set your PIN. This new card is provided one-time, free of charge.
- You can activate your new card immediately, **but it will not work until February 22. Continue to use your current debit card until February 22.**
- **On February 22**, begin using your new debit card and destroy your old one. Your old debit card will no longer work after February 22.
- To avoid any disruptions in service, be sure to **provide your new debit card number to any businesses** that charge your card for recurring or automated payments. If you've linked your debit card to payment services such as Venmo, Cash App or PayPal, you'll need to update your card number there also. Other examples include:
 - Utilities
 - Insurance
 - Phone & Wireless
 - Subscriptions
 - Entertainment
 - Internet/Cable

After February 22, you'll have access to some new security features including:

- **Text or phone call alerts if suspicious activity is suspected on your debit card.** Add these numbers to your contacts now so you know to answer them if they contact you:
 - Fraud center text message: 72718
 - Fraud center phone number: 855-219-5399
- **Set Alerts and Card Controls online or on our mobile app.** Once you set up alerts and card controls, you can receive notices when your debit card is used so you can

quickly detect unauthorized activity. If you receive an alert, you can take action to prevent fraud.

You can choose the type of alerts you want:

- Purchases exceeding thresholds you set.
- Purchases made via the internet or over the phone.
- Suspicious or high-risk purchases.

You can also:

- Restrict access by turning your debit card on or off.
- Submit travel notices.
- Check your account balance.
- Find nearby ATMs.

To ensure you receive your new card, please contact the bank if you've had a recent change in address or phone number.

While we expect minimal disruption during this change, please contact us if you have any issues. We appreciate your business and are sure you'll love your new debit card. If you have any questions, please contact us at 712-655-3557.

Sincerely,

FNB of Manning