

Getting Ready for Your New BAC Community Bank Debit MasterCard® with EMV®

General Questions

When will I receive my new BAC Community Bank Debit MasterCard®?

We are working diligently with our suppliers to have these cards mailed out before the holidays. Since many other financial institutions are also upgrading their cards to the new EMV® format, our suppliers may be delayed in getting these cards out as planned. However, we are currently “on schedule” for a November rollout.

What is an EMV® chip card and why am I getting one?

EMV® chip cards have a computer chip embedded in them that makes them more difficult to counterfeit and better protects your account information from fraud.

Where can EMV® chip cards be used?

Pretty much anywhere. Over 3.4 billion chip cards have been issued across the globe. EMV® chip cards are the standard in many parts of the world. For payment equipment that has not been upgraded yet, each card still has a magnetic stripe that can be used. To improve security, the magnetic stripe on EMV® cards has new features built in as well.

How do you use an EMV® chip card?

Here is a quick summary, but please visit our web site at www.bankbac.com/emv for more detailed examples.



STEP 1

Insert card chip end first.



STEP 2

Leave card in terminal or ATM and follow screen prompts.



STEP 3

Remove the card when machine indicates transaction complete.

Will anything change during my online purchases?

No. You will use your chip card for online purchases by following the same process you do today.

Will my debit card number change?

Yes. Your new Debit MasterCard® will have a different card number than your previous BAC / ECC Bank debit card.

Will my PIN change?

No. Your existing PIN (personal identification number) should remain the same as your old card. Activation instructions will be provided for your new card. You'll also have the opportunity to change your PIN in the future if you feel a need.

Things To Do Now Before Your New Card Arrives

Compile a list of organizations that automatically receive payment from your debit card.

Use the helpful worksheet on the back of this insert to make a record of where your card is used for recurring payments. This will make it easier to notify such organizations of your new card number.

Become familiar with EMV® chip cards by visiting our web site and watch helpful videos there.

Visit www.bankbac.com/emv

Share this information with family and friends.

Since EMV® chip cards are being adopted by many financial institutions, your family and friends may find the information you are learning helpful. Be sure to share this insert and the information found at www.bankbac.com/emv

Things To Do After Your New Card Arrives

- Activate your new card.
- Provide your new card number to each organization that uses it for recurring payments.
- Use your new BAC Community Bank Debit MasterCard® instead of your former BAC / ECC Bank Visa® Check Card.

BAC Community Bank

1-877-226-5820 (209) 473-6800 www.bankbac.com

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MY LIST OF RECURRING PAYMENTS

It's a good idea to keep a list of different companies and organizations that you regularly pay using your credit or debit cards. By doing this, you will be able to easily notify each organization whenever your payment information changes – update expiration dates, change card numbers, etc.

Keep this list safe. And, please do not write down any user names or passwords on this sheet.

You may wish to make copies of this document and use such copies to make separate lists for each of your cards, regardless of the issuing bank.

Name of Issuing Bank:

Telephone Number of Issuing Bank:

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Card Type:

Last Four Digits of Card Number:

<input type="checkbox"/> Visa Debit <input type="checkbox"/> MC Debit <input type="checkbox"/> AmEx <input type="checkbox"/> Other: <input type="checkbox"/> Visa Credit <input type="checkbox"/> MC Credit <input type="checkbox"/> Discover	
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Other Notes:

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Payee:			Phone and/or Web Address:	
Amount:	Payment Date:	Due Date:	Notes:	

Payee:			Phone and/or Web Address:	
Amount:	Payment Date:	Due Date:	Notes:	

Payee:			Phone and/or Web Address:	
Amount:	Payment Date:	Due Date:	Notes:	

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