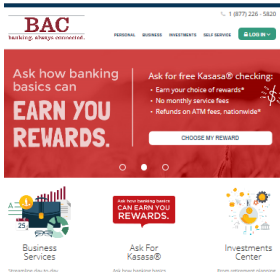


## We are working hard for you!

As you know, this year is very special to all of us at BAC Community Bank. 2015 is our 50<sup>th</sup> anniversary and a time for us to celebrate in various ways – including the launch of several new services and upgrades!



**Web Site, Online Banking, Online Cash Management upgrades.** We are rolling out improvements to various online customer experiences. These include:

- a brand new web site
- the ability to log-in to online services from any page of the site
- improved look and feel of online cash management for businesses, online banking and online bill pay.

More information is available on our web site at [www.bankbac.com/upgrades](http://www.bankbac.com/upgrades)

**New & Improved Apps for iOS and Android.** We are working hard to bring you a unique collection on “apps” available for your smart phones, tablets, & other devices.

Did you know that our Mobile Banking app provides you the ability to:

- Check account balances and history
- Deposit checks using the camera on your device instead of an ATM
- Pay bills to your existing payees  
(payees must first be established through online banking)



Our latest “apps” can be found at [www.bankbac.com/apps](http://www.bankbac.com/apps)



**A New Way to Bank.** This year, we have introduced a brand new way of banking. It's called KASASA®

This is personal FREE CHECKING with your choice of rewards.

- No minimum balance requirements
- No monthly service fee

Get rewarded for doing everyday banking. Details at [www.bankbac.com/kasasa](http://www.bankbac.com/kasasa)

**New Debit Cards.** In the coming months, you will automatically receive a new BAC Community Bank Debit MasterCard®.

- Your new card will be a state-of-the-art EMV chip card. Providing a more secure way to make purchases at home and worldwide when you travel.
- Since your card number will change, *it may be a good idea to keep a list of businesses that have your card information for recurring payments, if applicable.* That way you will be able to provide these businesses your new card number. **(A helpful worksheet is provided for you on the other side of this insert.)**



More information is available on our web site at [www.bankbac.com/emv](http://www.bankbac.com/emv)

Thank you for banking local with BAC Community Bank. Please feel free to contact us with any questions or suggestions.

## BAC Community Bank

Post Office Box 1140, Stockton, California 95201-1140  
1-877-226-5820 (209) 473-6800 [www.bankbac.com](http://www.bankbac.com)

# 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:

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:	

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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