

A few words regarding your debit card

- Later this year you will receive a new **BAC Community Bank Debit MasterCard®** automatically.
- 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.
- More features will be available for your new card, including the ability to manage your debit card from your smart phone:
 - ✓ Set and control spending – your own, your child, or your employee
 - ✓ Transfer funds between linked accounts without visiting an ATM or having to access online banking
 - ✓ Limit card access as you see fit – by merchant, transaction type, geographic location, and more
 - ✓ Receive transaction alerts within seconds
 - ✓ Turn your card “on” and “off” anytime day or night

Things to know

- Please use your Bank of Agriculture & Commerce / ECC Bank Visa® Check Card until you receive your replacement card later this year.
- 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.
- Review information on the back of this notice to become familiar with how to use an EMV chip card.
- Watch for announcements regarding the availability of our new BAC Card Manager “app” on our web site at www.bankbac.com in coming months.



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

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Have a chip card?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. If you already know your chip card works there, start by inserting your card.



1

At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. Do not remove until prompted.



2

Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.

3

When the terminal says the transaction is complete, remove your card.

