



**Farmers & Merchants
Union Bank**

**Activate your card
by October 7!**

FMUB Visa® Debit Card

**Your new FMUB Visa® Debit Card will help us serve you better
by providing added features and benefits you can use everyday!**

***For more information on your FMUB Visa® Debit Card, visit:
fmub.bank/VisaDebit***

**NATIONWIDE
ATM ACCESS**



Use your FMUB Visa® Debit Card at an expanded network of more than 32,000 surcharge-free ATMs. Look for the MoneyPass and ATM Access logos when making ATM cash withdrawals or visit fmub.bank/ATM for ATM locations and to download MoneyPass and ATM Access apps.

CardValet*app*

The best way to monitor and manage your debit card is with the CardValet mobile app. Use this app to receive real-time transaction alerts and set customized usage controls for your debit card.

- Helps safeguard your card from fraud
- Define areas where your card can be used
- Limit purchases by the type of merchant
- Set dollar amount limits for your card
- Instantly change your debit card settings

Digital Wallet*



With a tap of your phone or smartwatch, you can use your FMUB Visa® Debit Card to pay at stores that accept mobile payments.

* Digital Wallet will be available November 1



fmub.bank

Columbus • Fall River • Friesland • Juneau • Rio

920.623.4000





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Activate your card by October 7!



What is happening?

- We are transitioning all FMUB debit cards from Mastercard® to Visa®. This includes all FMUB personal, business and Health Savings Account (HSA) debit cards.
- **You will receive a new Visa® Debit Card in the mail at the end of September. You will receive a new card for each card you currently have.**
- The new Visa Debit Card will replace your current Mastercard® Debit Card.
- **Your old Mastercard Debit Card will not work after October 7, 2019.**
- You can begin using your new FMUB Visa Debit Card immediately after activating it.

Why am I receiving a new card?

Your FMUB Mastercard Debit Card will be replaced by an FMUB Visa Debit Card. Your new FMUB Visa Debit Card will help us serve you better by providing added features and benefits you can use every day. Your new Visa Debit Card comes with added card features and benefits like an expanded surcharge-free ATM network; the option to attach your card to a Digital Wallet; as well as Card Valet, an app that allows you to control spending limits and lock/unlock your card. See the other side of this flyer for more information.

What will change?

The entire card is changing! You will receive a brand new card with new graphics, card number, expiration date, CVV (3-digit security code on the back of the card), and card type (Visa).

What should I do now?

Make sure we have your current address. **Debit Cards will not be mail forwarded.** Please call us today at (920) 623-4000 to update your address!

What should I do once I receive my new card?

Activate your new Visa Debit Card as soon as you receive it by following the instructions on the card. You will be able to choose your PIN when you activate your card, which can be the same PIN as your old card. **Your current Mastercard Debit Card will not work after October 7** (except for scheduled recurring payments.)

What should I do about recurring payments?

If you have scheduled recurring payments set up with your current Debit Card, once you receive your new card, contact those merchants with your new card information so there is no interruption in your service. Please note that recurring payments will only continue on your current card until February 15, 2020, allowing you time to contact merchants.

Will I still be able to access my account at the ATM?

Yes. You will be able to use your FMUB Visa Debit Card at the ATM. You'll also enjoy an expanded network of surcharge-free ATMs with your new FMUB Visa Debit Card. Visit fmub.bank/ATM for surcharge-free ATM locations.

Will I be able to use my new Visa Debit Card in my Digital Wallet?

Yes. Apple Pay, Samsung Pay and Google Pay (these are also called Digital Wallet) will be available for your new Visa Debit Card by November 1.

What if I am traveling or away from home when my new card arrives?

If you plan to be away from home during the end of September, please contact us now so we can work with you to provide a replacement Visa Debit Card. Your Mastercard Debit Card will no longer work after October 7. It is also important to alert us of your travel plans so we don't mistake your transactions as being fraudulent. Please call us at (920) 623-4000.

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