



# Farmers & Merchants Union Bank

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August 28, 2019

FMUB TEST  
Anywhere Drive  
Anywhere, WI 99999

Dear FMUB TEST:

**You will soon be receiving a new Farmers & Merchants Union Bank Visa® Debit Card!  
Your new card will be mailed to you in late September.**

## **Why the change?**

We are transitioning all FMUB debit cards (personal, business and HSA) from Mastercard® to Visa®. Your new FMUB Visa® Debit Card will help us serve you better by providing added features and benefits you can use every day including: 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. To learn more about the new card you'll be receiving, please refer to the enclosed flyer and/or visit [fmub.bank/VisaDebit](http://fmub.bank/VisaDebit).

## **What is changing?**

- 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 you do now?**

- **Make sure we have your current address.** If this letter was forwarded to you, we don't have your current address. Please call us today to update your address at (920) 623-4000! Debit Cards will not be mail forwarded.

## **What should you do once you receive your new card?**

- Activate your new Visa Debit Card as soon as you receive it. You will be able to choose your 4-digit PIN (Personal Identification Number) 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, 2019** (except for scheduled recurring payments.)
- If you have scheduled recurring payments set up with your current Debit 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, which allows you time to contact merchants.

Your new Debit Card agreement is enclosed. Use of your new Debit Card constitutes acceptance of the agreement (there is nothing you need to sign.) Questions? Please contact us at (920) 623-4000 or stop by any one of our six locations.

Sincerely,

Dan De Jager  
Vice President

**MAIN OFFICE**  
159 W. James St.  
Post Office Box 226  
Columbus, WI 53925  
920/623-4000  
FAX: 920/623-4010

**COLUMBUS BRANCH**  
104 Industrial Dr.  
Post Office Box 226  
Columbus, WI 53925  
920/623-7101  
FAX: 920/623-6104

**FALL RIVER**  
637 South Main St.  
Fall River, WI 53932  
920/484-6505  
FAX: 920/484-6506

**FRIESLAND**  
114 West Winnebago St.  
Post Office Box 38  
Friesland, WI 53935  
920/348-5141  
FAX: 920/348-5142

**JUNEAU**  
198 S. Western Ave.  
Juneau, WI 53039  
920/386-2100  
FAX: 920/386-2101

**RIO**  
575 S. Lowville Rd.  
Rio, WI 53960  
920/992-6100  
FAX: 920/992-6101

MEMBER FDIC