

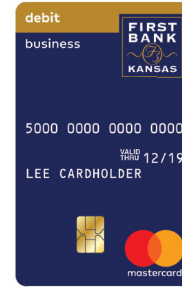


Salina
 Ellsworth
 McPherson
 Abilene
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 Lindsborg

**IMPORTANT:
 YOUR EXISTING DEBIT CARD
 IS BEING REPLACED**

For continued debit card access and better benefits, activate your new Mastercard® when it arrives.

First Bank Kansas Customer
 123 Fourth Avenue
 Grand City, U.S. 12345-6789



YOUR NEW DEBIT CARD WILL ARRIVE WITHIN THE NEXT 2 WEEKS

Dear Customer:

You deserve great benefits with no added costs. That's why we will be sending you a new Mastercard® Business Debit Card in approximately 2 weeks.

Your new Mastercard will replace your Business Visa® Debit Card which is scheduled to expire 30 days after your new card is sent

When your new card arrives, you'll enjoy:

- **Chip Technology** — Improves security as more merchants switch to advanced chip card terminals.
- **Uninterrupted account access** — Purchases and ATM withdrawals will continue to be deducted from your existing business checking account, just like before.
- **Continued convenience and security** — Shopping with your card is faster than writing checks and safer than carrying cash, plus you're protected with Zero Liability for unauthorized purchases.¹
- **Great new benefits** — You'll also enjoy access to all of the other benefits shown on the reverse side.

Simply continue to use your existing Visa debit card for now, then activate and start using your new Mastercard as soon as it arrives. Also remember to provide your new debit card number to any merchants who automatically bill your existing card. To learn more, please see the reverse side. You may also visit www.firstbankkansas.com for more information.

Sincerely,

Kent Buer
 President

SALINA: 235 S Santa Fe • 1333 W Crawford • 2860 S 9th • 785.825.2211
ELLSWORTH: 1500 Aylward • 785.472.5588 | **MCPHERSON:** 1301 N Main • 620.241.8111 | **ABILENE:** 1410 N Buckeye • 785.263.4778
LINDSBORG: 118 N Main • 785.227.3344 | **HUTCHINSON:** 1600 E 17th • 620.694.4395



BDC

ENJOY ADDED SECURITY AND CONVENIENCE WITH YOUR NEW MASTERCARD® BUSINESS DEBIT CARD

Benefits at-a-glance	Your existing Visa® debit card	Your new Mastercard® Business Debit Card
Worldwide acceptance at over 36 million places	✓	✓
Purchases are deducted from business checking	✓	✓
Cash access at ATMs worldwide	✓	✓
Liability protection for unauthorized purchases ¹	✓	✓
Mastercard Global Service™ ²		✓
Identity Theft Resolution Services ²		✓
Mastercard Airport Concierge™ ²		✓
Chip Technology		✓
Extended Warranty ²		✓
Purchase Assurance ²		✓
Mastercard® VAT Reclaim Service ²		✓
MasterAssist™ Travel Assistance Services ²		✓
MasterRental Insurance ²		✓
Mastercard Priceless® Cities		✓

ANSWERS TO QUESTIONS YOU MAY HAVE...

1. Why are you replacing my existing card?

Your new Mastercard will help us to serve you better by providing you with added benefits you can use every day.

2. Is there any cost to me?

No, your new card will have no annual fee, just like the card it replaces.

3. Will my PIN remain the same?

The first PIN used after activation will be your new PIN.

4. Why will my new card contain a microchip?

First Bank Kansas is moving to chip technology because it provides more security and ease of use in other countries and is expected to become standard in the U.S.

5. When will my new card arrive?

You can expect to receive your new card within 2 weeks. When it arrives, simply:

- Call 1.844.492.8038 and supply your Business Identification Number. The first PIN used after activation will be your new PIN.
- Sign the back
- Destroy your old card

Also contact any merchants who automatically bill your existing card to provide your new card number.

6. Who can tell me more?

If you have other questions, inquire at any branch or give us a call at 785-825-2211 or toll free at 1-877-402-9019.

7. If I have multiple accounts, will each account receive a new card?

Yes. Each business account with a Visa® debit card linked to it will be reissued a new Mastercard Business Debit Card.

8. If I receive more than one card, how will I be able to tell which checking account it is linked to?

Simply call customer service at 785-825-2211 or toll free at 1-877-402-9019. A representative will be happy to assist you.



1. Certain restrictions apply. See www.mastercard.us/zero-liability for details.

2. Certain restrictions apply. For details, see the *Guide to Benefits* on our website at www.firstbankkansas.com.

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