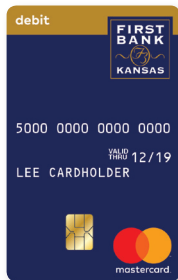


What stays the same

- Worldwide acceptance at over 36 million places
- Purchases are deducted from your checking account
- Cash access at ATMs worldwide
- Liability protection for unauthorized purchases²

What's improved

- **NEW** Chip Technology
- **NEW** Identity Theft Resolution Services
- **NEW** Mastercard Global Service™
- **NEW** Mastercard Airport Concierge™
- **NEW** Extended Warranty
- **NEW** Price Protection
- **NEW** Satisfaction Guarantee
- **NEW** Mastercard Priceless® Cities



IMPORTANT: To prevent an interruption in debit card access, please follow the activation and PIN selection instructions contained in this brochure.

YOUR QUESTIONS ANSWERED

- **Why are you replacing my existing debit card?**
We've partnered with Mastercard to improve your benefits and add chip technology to your card at no cost to you.
- **Why does 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.
- **What other new benefits will I gain?**
As soon as you activate your new card, you'll gain immediate access to Identity Theft Resolution Services, Mastercard Global Service™, Mastercard Airport Concierge™, Extended Warranty, Price Protection and Satisfaction Guarantee which are described inside this brochure.¹
- **What do I need to do?**
 1. Activate and start using your new Mastercard today.
 2. Provide your new card number to any merchants that automatically bill your old card.
 3. Begin using your new debit card for purchases and ATM transactions.

Your old card is scheduled to expire
30 days after your new card is sent



¹ Certain restrictions apply. For details, see the *Guide to Benefits* at www.firstbankkansas.com.
² Certain restrictions apply. See www.mastercard.us/zero-liability for details.

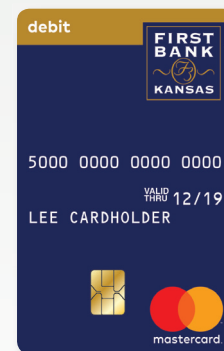
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All third party trademarks referenced herein are the property of their respective owners.

IMPORTANT:

Your existing Visa® debit card
is scheduled to expire soon

WELCOME

to your new
Mastercard® Debit Card



ENJOY ADDED BENEFITS

Activate and start using your
new Mastercard today



IMPORTANT:

For continued debit card access plus even better cardholder benefits follow these 4 steps today:

1 ACTIVATE

your card by calling 1.844.492.8038 and entering your full card number and full social security number.

2 USE

your newly activated card at an ATM or point of sale using a PIN of your choosing. The first PIN you use will become your PIN.

3 SIGN

the back of your new card and destroy your old First Bank Kansas Visa Debit Card.

4 NOTIFY

merchants of your new card number if they automatically bill your debit card.

Security Reminder:

NEVER share your PIN with anyone.

First Bank Kansas will NEVER ask for your PIN. If you receive an unsolicited call, text or email asking for your PIN or other personal account information, do not respond.

Your Visa® Debit Card is scheduled to expire soon, so don't delay...

Activate your new Mastercard® Debit Card today for immediate access to these enhanced benefits



NEW! Chip Technology

improves the global usability and security of your card as more merchants at home and abroad switch to advanced chip card terminals.



NEW! Mastercard Global Service™

provides 24 hour a day, seven day a week assistance with lost and stolen card reporting, emergency card replacement, emergency cash advance, as well as assistance with locating ATMs.¹



NEW! Mastercard Airport Concierge™

provides a Meet and Greet agent to assist with flight connections plus, at select airports, expedited security/immigration processing.



NEW! Extended Warranty

doubles most manufacturer or U.S. store brand warranties for up to one additional year.¹



NEW! Price Protection

can refund the difference if you buy something and then see it advertised for less within 60 days of the date of purchase.¹



NEW! Satisfaction Guarantee

can provide a refund of up to \$250 if you are dissatisfied with a purchase and the merchant will not accept a return within 60 days of the purchase date.¹



NEW! Identity Theft Resolution Services

assists you with credit bureau notification and debit card replacement and provides you with an ID Theft Affidavit should you become the victim of Identity Theft.¹



NEW! Mastercard Priceless® Cities


offers unique access and special experiences so you can enjoy more of the cities you love.



Zero Liability

means that in the event that your card is used to make unauthorized purchases—whether made in a store, by phone, or online—you won't be held liable.²



Questions? See the back cover or visit  [firstbankkansas.com](https://www.firstbankkansas.com)

