



RE: Debit Card Conversion from VISA to MasterCard

Dear Valued Coulee Bank Account Holder,

Coulee Bank is excited to partner with MasterCard as our new debit card provider. You'll enjoy many of the same benefits with your new Coulee Bank MasterCard debit card as you do with your existing Coulee Bank VISA debit card, including worldwide acceptance, the security and consumer protection of a major branded card and no additional fees, along with local support and service. With this debit card change from VISA to MasterCard, Coulee Bank will be able to complete the transition of all of our debit cards to the EMV chip card technology and offer a more robust and user-friendly PIN change/selection process.

To ensure a smooth transition from your previous VISA debit card to your new MasterCard debit card, we've put together this list of frequently asked questions. Please note, this change does not apply to Coulee Bank-issued VISA credit cards.

**When will my new MasterCard debit card arrive?** Your new MasterCard should arrive in a plain white envelope between January 22 and February 1. If you have not received your card by February 1, please contact us at Coulee Bank. At that time, you'll also receive additional instructions on how to activate your card.

**Where will my new MasterCard debit card be sent?** Your new card will be sent to the current address that we have on file within our system. If you are traveling during the winter, have a seasonal address or have recently changed your address, please contact us at Coulee Bank to ensure that we have the correct information on file.

**When can I start using my MasterCard debit card?** You can start activating your MasterCard on Monday, February 12 after 6am CT. All current Coulee Bank VISA debit cards will be deactivated at 2am CT on Monday, February 12. Therefore, between 2am and 6am, neither the old VISA debit card nor the new MasterCard debit card will work. Please have cash or an alternate form of payment ready if you anticipate needing to make a purchase during that time.

**Which Coulee Bank debit cards does this change apply to?** All Coulee Bank VISA debit cards, including those issued for consumer accounts, business accounts and HSA accounts.

**Is there any way to keep my Coulee Bank VISA debit card?** No, all Coulee Bank VISA debit cards will be deactivated on Monday, February 12 at 2am CT.

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[www.couleebank.net](http://www.couleebank.net)

**Will my debit card number change?** Yes, all debit card numbers and CVV security codes will change. You will need to update any saved or automatic payment details with your new MasterCard debit card number, expiration date and CVV security code.

**Will my debit card PIN change?** Yes, you will need to select a new PIN for your MasterCard debit card, but you can definitely select the same PIN as your previous VISA debit card. With our new PIN change system, you will be able to select the PIN the first time you make a PIN-based purchase or an ATM withdrawal after the card has been activated.

**I have multiple Coulee Bank debit cards. How will I know which account each card belongs to? Will I receive all of them in the same envelope?** If you hold multiple Coulee Bank VISA debit cards, you can expect to receive a new MasterCard debit card for each account. These new MasterCard debit cards should arrive before February 1. Each card will be mailed in a separate envelope. If you aren't sure which account your card is tied to, please contact us.

**How does this change affect my transaction alerts and suspicious activity monitoring?** Coulee Bank will continue to proactively protect our customers from fraudulent activity by monitoring transaction activity and contacting you if something doesn't look right. By all means, our customers should continue to monitor their accounts as well. More information about how to enroll in additional fraud monitoring products is coming soon.

As always, feel free to contact Coulee Bank at 866-784-9550 with any additional questions or concerns.