

June 10, 2022

Dear Client,

First National Bank and Trust Company is making a change that will affect your Visa® debit card. Within the months of June and July, you will receive a new First National Bank and Trust Company branded debit card. This new card will be green with the FNBT logo on it. Please note, with this new card, you will be assigned a new card number and be asked to setup a PIN.

Your current State Bank of Arcadia debit card(s) will continue to work until **July 19th, 2022**. After that date, your current debit card will no longer work.

If you do not receive your replacement card by **July 12th, 2022**, please contact any of our locations and we would be happy to get another one ordered for you.

Once you receive your new card, here are a few things you will need to do:

- Call the 800 number on the sticker on the front of your new card for activation
- Follow the phone prompts to set a Personal Identification Number (PIN) of your choice
- Shred your old debit card or bring into any location for us to securely dispose of the card for you
- Update any automatic payment or subscriptions you may have with this new card information
- Your new limits will be available for use once activated, these amounts are:
 - » \$400 daily limit ATM transactions
 - » \$1,400 daily limit Debit Card transactions

If you have questions, or would like assistance with this transition, please contact us at (608) 323-3331 for Arcadia offices, (715) 538-4358 for Whitehall office or (715) 985-2398 for Independence office.

Thank you for your patience through this transition. We look forward to continuing to serve you.

Sincerely,

Rachel Costello

Rachel Costello

VP of Personal Banking, NMLS #1249646