FCB
FIRST CHATHAM
FAMILY OF BANKS

Dear Valued Customer,

Beginning October 2017, VISA will require all financial institutions to participate in VISA Account Updater Service (VAU). This service will provide automatic updates to participating merchants who maintain your debit card information on file to process your preauthorized payments. The VISA Account Updater Service will allow participating merchants to receive your updated card information when you receive a new debit card for any reason such as an expired card or lost/stolen card.

Some examples include:

Account-on-file transactions processed using a card number you've stored with a merchant or service provider including websites with whom you've created an account and saved your credit card information:

- Transportation services (ex., Uber or Lyft)
- Clothing websites
- Online retailers (Amazon, Wayfair, etc.)
- Movies/music/eBook download services (Netflix, Pandora, etc.)
- Online payment services (PayPal, Digital Wallet, etc.)

Automated payments are recurring payments you set up with a merchant or service provider:

- Utilities, Telephone or Cable service
- Homeowners' association dues
- Music, radio or magazine subscriptions
- Gym memberships
- Anti-virus software
- Insurance premiums
- Recurring charitable donations

You have the ability to opt-out of this service should you choose not to participate. To opt-out please complete the form below and mail or deliver it to us. You may also visit our website at www.firstchatham.com and complete the opt out form there. To participate in this free service, no action is required.

If you have any questions regarding this service, please contact your local branch.

Thank you for choosing First Chatham Family of Banks!

Kindest regards,

Michele Ing

Michele Ingram
AVP – Deposit Operations

VISA ACCOUNT UPDATER OPT-OUT FORM

Attn: Card Services

I do **not** want VISA to update my payment information automatically when it changes, if my card is re-issued.

I Opt-Out of VISA Account Updater. *(All lines below must be completed to ensure you are opted-out)*

_____   _____

Signature   **Date**

_____   _____

Print Name   **Last 6 digits of debit card number**