



November 21, 2018

Dear Customer:

In an effort to provide a more robust debit card for our customers, The Farmers State Bank will be changing debit card networks as of **January 7, 2019**. One of the benefits to our customers includes access to over 35,000 surcharge free ATM's via the MoneyPass Network. More benefits will be introduced later in 2019, including a Rewards Program and the ability to use Apple Pay and Google Pay. We feel this is an exciting change to our debit card program and hope you do as well.

Your new card will be mailed to you around **December 17, 2018** with an expectation of receiving the card near Christmas. If you have not received your card by **December 28, 2018**, please call our Electronic Banking Department at **(937) 996-1071** to let them know. For those of you with personal and business debit cards, you will notice the business cards have 'Business' printed on the front of the card while the personal cards feature a flag theme.

Once you have received the card, our suggestion is to call immediately for activation. Your activation instructions and how to set your Personal Identification Number (PIN) are located on the face of the new card.

Please note your **new cards** cannot be used until **3:01 AM on Monday, January 7, 2019**. Your **old cards** will remain active until approximately **3:00 AM on Monday, January 7, 2019**. If you misplace or discard this letter, no worries. We will have it on our website, www.myfsb.bank, or you can call one of our eight convenient locations for this information. If you need the contact information for your closest branch, please visit our website.

In addition to our upgraded debit card, we will be introducing other benefits and opportunities for our customers in 2019 to celebrate the 100th Anniversary of The Farmers State Bank. Please watch our branch lobbies, our website and our Facebook page as we will announce other campaigns to benefit our customers. Cash drawings, increased rates for deposit specials and other prizes are all part of our plans for next year. We value you as a customer and our desire is to continue serving you along with your family for many years to come.

We hope you have a joyous holiday season, a wonderful 2019 and enjoy your new debit card!

The Farmers State Bank