

March 20, 2024

Dear Ixonia Bank Debit Cardholder,

Ixonia Bank is pleased to announce we have chosen to partner with a new debit card processor which will allow us to bring new features and enhancements to our customers in the near future. Some of these features include:

- Contactless (or "Tap-to-Pay") functionality
- Digital Wallet (Apple/Google/Samsung Pay®) connectivity
- Digital Card Issuance capability
- New fraud prevention services through SecurLOCKTM

Additionally, with this switch to our new debit card partner, we have redesigned all of our cards. See more information on the enclosed slip. Coming *after* April 15, there will be a brand-new debit card management feature integrated into our mobile apps. Stay tuned for details!

Important information you need to know:

- Continue using your current debit card. Your debit card number, CVV and PIN are not changing. All cards will be upgraded upon expiration.
- If you received a debit card from us within the last 90 days and have not activated it, please activate <u>before</u> April 15. Failure to do so will cause your card not to work.
- Between Monday, April 8 and Monday, April 15, we unfortunately will <u>not be able to issue new debit cards</u>.
- If you use the CardValet app, it will be disabled on April 15.
- Be aware there may be intermittant outages on or around April 15, 2024, during the upgrade.
- Call your preferred branch if your contact information (phone, email, & mailing address) has changed.

Have more questions? You can find status updates, important details, and Frequently Asked Questions (FAQs) on our website at **IxoniaBank.com/New-Debit-Card**.

We thank you in advance for your patience during this transition. We deeply appreciate our relationship with you, and look forward to continuing to serve you in the future!

Sincerely,

Sabura Palmer

Sabrina Palmer Customer Solutions Manager