



Dear Charter Bank Debit Card Holder,

Over the last several months, we have been preparing to upgrade and enhance our debit card program and we are pleased to announce that with this upgrade your Visa® debit card will be a contactless card. Additional enhancements include a new and improved Mobile App with increased debit card security capabilities and other features noted on the back of this page. **You should expect to receive your new Charter Bank Debit Card in the mail approximately 7-10 days before our October 11<sup>th</sup> system upgrade.** Please note that the new card **will not work prior to Thursday, October 10, 2024**, so do not destroy your current card until your new card has been activated.

Here is a glimpse of what your new Charter Bank Visa® Debit Card will look like:

#### Consumer



#### Business



Our card system upgrade begins **Thursday, October 10, 2024**. We would like to take this opportunity to let you know about a few temporary service interruptions that may occur with our upgrade. We apologize in advance for the inconvenience.

- During the weekend of October 11<sup>th</sup>, as we are upgrading our system, you may experience some disruption in card services. **Please consider having an alternative payment method available during those times.**
- **The ATM's located at our branches** will be unavailable Friday, October 11<sup>th</sup>, until the upgrade is completed.
- **If you have any automatic debits** set up using your current Charter Bank Debit Card number, you may need to contact some of those companies and notify them of your new debit card information. Our processor will notify Visa of the new card number, and many merchants will update their information, but there may be some that will not update their records so you would need to contact them before the next payment is set to come out and give them your new number.

**Please begin using your new card on Thursday, October 10, 2024, after calling (877) 965-3344 to activate your card and set your PIN. Your new card will not work prior to October 10th. Your current Charter Bank Debit Card will be deactivated as of October 10th.**

Our card system upgrade comes with some exciting features that will be available within our current Digital Banking App. These features include the ability to:

- Set up and receive card alerts
- Temporarily turn your card on or off
- Report Travel Notices
- Change your PIN
- Submit Card Disputes
- Temporarily increase card limits for purchases

After the upgrade, Charter will no longer be part of the Shazam Privileged Status<sup>®</sup> or Moneypass<sup>®</sup> ATM networks. To withdraw cash without a fee, you can visit a Charter Bank Branch ATM or get cash back from a grocery or convenience store. Some area convenience stores also have ATMs that do not have withdrawal fees.

If you have any questions, please do not hesitate to contact one of our Customer Service Representatives at (515) 331-2265 (Johnston), (515) 986-2000 (Grimes), (515) 987-1000 (Waukeez) or (515) 446-2265 (Ankeny). We are happy to help!

We appreciate your continued business and loyalty.

Sincerely,

*Charter Bank*