



March 2, 2015

Dear Valued Customer,

First American State Bank strives to offer state of the art products that not only enhance security but your satisfaction; we are proud to announce our new chip-enhanced debit cards that will replace your current First American State Bank debit cards later this month. The new cards offer heightened security features that will help you protect your identity and money with many new enhanced features at your finger tips.

Facts about your new smart debit cards:

- The new debit cards include an embedded encrypted microchip that provide unique data specific to your card and future transactions. The microchip provides an enhanced layer of security to your transactions.
- The embedded microchip provides unique data specific to your card and the transactions being processed. These security features make your new chip debit card extremely difficult to counterfeit.
- Chip technology is already implemented in many other countries worldwide and is coming to the United States with proven security enhancements.

After installing our new MobiMoney  application on your smart phone you will be able to:

- Set restrictions on when and how your card is used by location, transaction type, merchant type and threshold amount.
- Turn the debit card on and off with a touch of a button. You may also turn off certain transactions, such as in-store international transactions.
- View account balances and set balance alerts.
- View real time transactions as they occur, for example pending, cancelled, denied and completed transactions.
- Locate ATMs that are within the area you have chosen.
- Allows you to make ATM deposits at certain Cirrus® machines.

Please feel free to call customer service with any questions or concerns at 303.694.6464

Sincerely,

Nick Lepetsos  
President