



Cumberland's Hometown Bank

Dear Cumberland Federal Bank Customer,

Cumberland Federal Bank will soon begin reissuing enhanced-security debit chip cards to you and other cardholders.

These high-tech cards that are accepted in the U.S. and around the world contain an embedded computer chip that adds a new layer of protection against fraud for purchases made at the point of sale and when used at ATMs. Information programmed into the chip is personalized for your account and each transaction at a chip-enabled terminal generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

Using a chip card is easy:

1. **Insert your card**, face up and chip end into the chip-enabled terminal.
2. **Leave the card in the terminal** during the entire transaction.
3. **Follow the instructions** on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.

You'll make payments online or by phone the same way as you do today.

While some merchants have already installed chip-enabled terminals, the entire conversion process is expected to take a few years to complete. That's why chip cards will continue to have a magnetic stripe on the back. That way, if a merchant's terminal or an ATM is not yet chip-enabled your transaction can still be processed by swiping the magnetic stripe the same way you do today.

There is no need to request a new card and there is no extra charge. You'll automatically receive your new chip card in the mail before your current card's expiration date. Once your new card arrives, be sure to activate it for use and then destroy your old card.

You can learn more about Cumberland Federal Bank chip cards by visiting our website at www.cumberlandfederal.com or by calling us at 715-822-2249 or visiting our offices.

Thank you for choosing Cumberland Federal Bank.

CUMBERLAND FEDERAL BANK, FSB

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