



FIRST CAPITAL BANK

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To: Visa Check Card and ATM Card Customers
From: Terri Melton, VP
Date: March 28, 2014
Subject: GOOD NEWS – New VISA Check Cards and ATM Cards

GOOD NEWS – On April 23, 2014, you will begin using your new Visa Check Card or First Capital Bank (FCB) ATM card that provides you additional protection from identity theft and greater access through four (4) Networks. Please note that with the new card, you will be able to create your own Personal Identification Number (PIN). First Capital Bank is taking this action to provide added security in light of increased fraudulent activity nationwide and more “identity theft”. We notified you on December 30, 2013, that FCB was “pursuing” an improved card processor, and we are confident that our new processor will provide improved and increased security, flexibility and accessibility. With your assistance, we will continue to provide the most secure Visa Check Card and ATM access available. **On the page below, please find an outline of what has changed and how the change is beneficial to you.** In the paragraphs below, we are again advising you of important information regarding our practice of allowing non-Visa debit transactions using your First Capital Bank issued VISA Check Card:

Non-Visa Debit Transaction Processing. First Capital Bank has enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. Please see the back of your card for available networks.

** Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or Internet, or swiping the card through a point-of-sale terminal.

** Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a pin.

**The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa’s zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-debit Network.

* **Visa Rules generally define PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Better Service for You!

What Changed?

- Within a week you will be receiving a new Visa Check Card or First Capital Bank ATM card with new card number and new Personal Identification Number (PIN).
- **You will be able to create your own PIN.**
- **You now have access to 4 Networks, for more convenience.**
- STAR network is no longer accessible.
- You will be able to enroll in the Verified By Visa program for more protection.

What do I need to do?

- **Start using your new Visa Check Card or ATM card on 4/23/14.**
- **You should destroy your old card after 4/23/14.**
- Activate your card and create your PIN by calling the toll free number on your card.
- Remember your daily limit on your Visa Check Card or ATM card is \$300.00.
- Call us if you plan to spend more than \$300.00 in one day and we will gladly raise your limit until your transaction has been authorized. Your limit will be lowered back to \$300.00 for your protection.
- **Normally your card will be “blocked” from international usage.** Therefore, if you plan to travel away from your normal “purchasing” area (especially if leaving the USA), you may wish to contact FCB so that we can alert the card processor that your normal spending habits and locations may vary for the time period that you are traveling.
- Another reason we keep your daily limit at \$300.00 is that some transactions you make with your Visa Check Card may not be processed on the Visa network. That means, your disputes may not be covered under Visa rules and you may bear the loss.
- **Please call “Card Service” at First Capital Bank (910-610-4343) if you have questions.**

What does this mean for me?

- More security when you use your Visa Check Card.
- More advanced ‘real time scoring’ to detect fraudulent activity.
- Convenience and added security by creating your own PIN.
- If you have automatic drafts using your current card number, those will need to be changed to the new card number.
- You should always have another source of payment with you other than your debit card. Electronic payment paths may break down and/or be inaccessible at times, which is not only annoying but may be embarrassing.
- Please keep your contact information up to date. If your information changes please let us know. We may need to contact you regarding your card transactions and if we cannot contact you, for your protection, we may remove your card privileges without your knowledge.