

Your debit card is becoming a Visa<sup>®</sup> card.

**DEBIT**

## FAQs

**Q: Why am I receiving a new card?**

**A:** We're transitioning the VCNB debit card from Mastercard to Visa, which provides many valuable features and benefits. We hope you'll enjoy the enhanced services of your new Visa card.

**Q: Will my account terms such as [interest rate, credit line] fees and due dates change?**

**A:** No. Your basic account terms all remain the same.

**Q: Can I still access my account at the ATM?**

**A:** Yes. You will be able to use your VCNB debit card at the ATM.

**Q: Will I keep my current benefits?**

**A:** Your new card comes with comparable benefits from Visa so you'll still enjoy all the things you count on. Plus, you get benefits like Visa's Zero Liability Policy,<sup>2</sup> Real-Time Fraud Protection and more.

**Q: Have my rewards changed?**

**A:** No. Your rewards program, including your balance, is staying the same. You'll continue to earn 1 point per \$3<sup>1</sup> on all qualifying purchases and 200 bonus points for 21 or more purchases per cycle.

**Q: What will happen with automatic/recurring bill payments on my card?**

**A:** Once you receive your new card, you'll need to update your new account number, expiration date, PIN and security code to merchants who regularly bill this account. This may include wireless, cable and internet providers, streaming services, insurance companies, highway toll accounts, food delivery services, utilities and subscription services, as well as online merchants where you shop regularly.

If you have further questions about your new VCNB debit card, reach out to our Customer Service Team at [800.542.5004](tel:800.542.5004) or [stop by your local branch](#).

<sup>1</sup> Disclosure based on Issuer rewards program.

<sup>2</sup> Visa's Zero Liability policy does not apply to unauthorized transactions on prepaid cards for which Vinton County National Bank has not collected the cardholder's personal information prior to the transaction or to certain commercial card transactions. Cardholders must use care in protecting their card and notify Vinton County National Bank immediately of any unauthorized use. Cardholders should contact Vinton County National Bank for additional details.