



**ATTENTION: This Letter Contains Important Information About the Steps We are Taking to Ensure the Safety of Client Information in the Wake of Data Breach at a Third Party**

September 11, 2019

Dear Client:

VISA has informed us that a third party's system has been breached, and many VISA Debit and Credit Cards throughout the US have been compromised. We do not have any additional information about this breach at this time. Data breaches do not always lead to fraud, and they rarely lead to identity theft. However, we want you to know that we are taking the potential risks to your account very seriously, and what we are doing to protect our clients and their accounts.

VISA has forwarded to us a list of debit and credit cards for our bank clients that may have been affected by this incident, and we have determined that your debit card is on that list. You can help protect yourself by monitoring your account closely and immediately notifying us of any unauthorized transactions. Please keep in mind that our clients will not lose any funds if their cards or card numbers are used fraudulently. To report discrepancies in your account or if you have any questions about your debit card, please call **Stacey Hoopes**, Card Services Administrator, at 563-263-4221 ext. 270 or contact one of our personal bankers at any of our locations.

**WE WILL BE CLOSING YOUR CURRENT DEBIT CARD EFFECTIVE 9/30/19.** If you have a joint card, each card holder will be receiving a new card number. Your new card has been issued with the same PIN you are currently using you will NOT be receiving a new PIN by mail. As soon as you receive your new card, please destroy your old card and begin using the new one. If you have NOT received your new card before **9/25/19** please call 563-263-4221 so that we do not close your current card until your new card is received. As a reminder, if you currently use this card for auto debits, please notify the merchant of this change to avoid any interruption.

There are some additional things you can do to protect yourself:

- A. **AS ALWAYS, YOU SHOULD PROMPTLY REVIEW YOUR ACCOUNT STATEMENTS WHEN YOU RECEIVE THEM.** If you have enrolled in internet banking, you can review the transactions in your account at any time.
- B. **FREE CREDIT REPORT.** You can obtain a free copy of your credit report annually. If you have not done so in the last 12 months, we would encourage you to request your credit report either by logging on to [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling toll-free 877-322-8228.

**Please Remember:** Your old card will close on **9/30/19**. If you have not received your new card by then, please call me or any of our personal bankers.

At First National Bank of Muscatine, we take our customers information and data breaches very seriously. As always thank you for banking with us. If we can assist you in any way, please feel free to contact us.

Sincerely,

A handwritten signature in blue ink that reads 'Stacey Hoopes'.

Stacey Hoopes  
Card Services Administrator  
563-263-4221 ext. 270