



Dear Millennium Bank Customer:

### **IMPORTANT INFORMATION ABOUT YOUR NEW MILLENNIUM BANK DEBIT CARD**

Millennium Bank is excited to offer **enhanced fraud protection** to our customers by issuing new EMV debit cards. The new “chip” card provides greater security for your account and is quickly becoming the industry standard. You will also notice that your new card is a **MasterCard™** instead of a VISA™ card. We are excited about the additional card benefits and enhanced security features this card provides!

- **You should receive your new MasterCard™ EMV debit card within the next week.**
- **You must activate your card** – This can be done by calling 1-800-448-8268 located on the front of your debit card. To activate your new Millennium Bank debit card you will need to enter the following information.
  1. The 10 digit primary phone number on your account
  2. The last 4 digits of your SSN
  3. The last 4 digits of your account number
  4. Once the card is activated you will prompted to select your individual PIN number for ATM and PIN-based transactions. This must be done prior to completing the activation process.
- **If you have recurring charges to your current VISA™ debit card**, please contact all institutions and/or merchants that bill your VISA™ debit card and provide them with your new MasterCard™ card information. Examples include gym memberships, utilities, PayPal, insurance, mobile phone bills, loan payments, iTunes, Google Play, Netflix, XBOX Live, etc.
- If you make online purchases, you should set up a MasterCard™ Secure Code® which will be required for certain online purchases as an additional level of security. For more information, please see [www.mastercard.us/en-us/consumers/payment-technologies/securecode.html](http://www.mastercard.us/en-us/consumers/payment-technologies/securecode.html) or [www.millenniumbank.com](http://www.millenniumbank.com) and click on the MasterCard™ Secure Code® link.
- **Your current VISA™ debit card will no longer work after May 31, 2017, so please activate your new card as soon as you receive it.**

Again, we are making changes to better serve our customers and to keep your transaction information safe and secure.

If you have any questions regarding your new MasterCard™ debit card, please do not hesitate to contact us at 423-238-8605.

Sincerely,

Desiree Baird  
Electronic Banking Specialist