

Dear Bank of New Madrid Customer,

Bank of New Madrid is announcing major improvements to our debit card program!

**On May 27, 2008**, Bank of New Madrid will be changing to a new Visa debit card program with great benefits to you. Today, you can enjoy using your Bank of New Madrid debit card at merchants and ATMs worldwide, and you can use your card surcharge-free at the two ATMs owned by Bank of New Madrid. You will have this same, worldwide access with your new card, but now with an additional 3,000+ ATMs you can also use surcharge-free. You will be able to use any SHAZAM Privileged Status ATM surcharge-free. You can find where these ATMs are located by going to [www.shazam.net](http://www.shazam.net) and using the Privileged Status ATM locator.

If you currently have a debit card with us, look for your new Bank of New Madrid Visa debit card to arrive in the mail during the week of May 12<sup>th</sup>. If you do not receive your new card by Tuesday, May 20<sup>th</sup>, please call DeDe Riddle at 573-748-5551 as soon as possible to make sure you get your new card before May 27<sup>th</sup>. If you do not have a debit card with us, come by and fill out an application or call us and we will be glad to mail one to you.

Your new card will arrive with a new PIN attached to it. If you wish to change your PIN, contact the bank and **we'll tell you how to choose your PIN** using a touchtone telephone in your home. You don't have to wait for your new PIN to arrive. If you change your PIN soon enough, you can use your chosen PIN when the new card becomes active on May 27<sup>th</sup>.

On May 27<sup>th</sup>, you will need to activate your new card by first using it at an ATM or calling the toll free number included with the card. Your old card will no longer function, so, for security reasons, you can either cut it up and throw it away, or bring it by the bank and we'll dispose of it for you.

Also, if you currently use your debit card to make recurring, automated payments (AOL bill, insurance premium, club dues, etc.), you will need to contact those companies once you get your new card so they can begin taking payments from the new card. Attempts to use the old card after May 27<sup>th</sup> will be rejected.

The same worldwide access, but now with the ability to choose your own PIN, and lots more surcharge-free ATM access. Some big improvements for your debit card!

If you have any questions or concerns, please call us at 573-748-5551 or toll free at 1-800-530-5515.

Thank you!