

The Donley County State Bank

Dear Customer:

Donley County State Bank is pleased to announce exciting changes to your Debit Card! In early spring of 2018, you will receive a new Visa Debit Card in the mail. This new card will replace your existing Debit MasterCard.

You may begin using your new card on April 2, 2018. Please be sure to destroy your old card at that time as it will be deactivated on the above activation date of your new card. You will be required to activate your new card and select a PIN before making purchases. Simply follow the instructions included with your new card and be prepared to provide your card information, primary account number and social security number.

Your new card will come with built-in chip technology. These new cards are not only more secure – they're also easy to use. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If a merchant cannot accept chip transactions, simply swipe your card to pay.

We're offering you more card design choices! You now have the option to choose a card design from one of our three style choices:

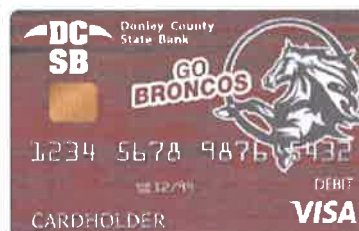
Consumer card



Hedley Owls School card



Clarendon Broncos School card



Call or visit the bank to select one of the new card designs, and a brand new card will be sent directly to you. If you have not selected a card by Jan. 31, 2018 you will automatically receive the consumer card.

Showing school spirit and giving back. Every time you use one of the Donley County State Bank School cards a donation will be made on your behalf to that school. Take advantage of this unique new way to contribute to the success of your favorite school!

Small Business Owners can now benefit from the new Business Debit Card: Managing your business expenses is easy with our new Business debit card program. All your purchases are itemized on your monthly business checking account statement, making sure you are always in control. Plus, when you sign for your purchases you'll automatically enjoy great benefits like extra fraud protection, valuable services including extended warranties, roadside assistance, and special discounts from established business merchants. Ask us about our new Business debit card program and make managing your business easier.