



January 30, 2026

### **Important Update About Your Debit Card**

We're writing to inform you of an upcoming improvement to your debit card services. On **March 30th**, we will be transitioning to a new debit card provider.

#### **What This Means for You**

**Good News:** Your checking account, account number, and online/mobile banking access will remain exactly the same. Your funds are safe and secure throughout this process.

**What's Changing:** You will receive a new debit card with a new card number and expiration date. Your new card will include enhanced security features such as:

#### **Tap to Pay – Because Every Second Counts**

Simply tap your card at checkout and you're done! No more inserting your card or entering a PIN for purchases. It's the same secure technology you love in your smartphone, now built right into your card. Perfect for coffee runs, quick errands, and when you're juggling bags (or kids!).

#### **Smarter Control from Your Phone**

Your new card works seamlessly with enhanced features in our mobile app and online banking:

- Instantly turn your card on/off if it's misplaced
- Set spending limits and alerts
- View transactions in real-time

#### **Next-Level Security for Peace of Mind**

Your safety is our priority. Your new card includes:

- Advanced fraud detection that learns your spending patterns
- Real-time alerts for suspicious activity
- Zero liability protection – you're never responsible for unauthorized purchases
- Secure chip technology that's nearly impossible to counterfeit
- Safe online shopping with enhanced verification

## Important Dates

- **Approximately 1-2 weeks before transition:** Your newly designed debit card will arrive in a mailed, plain white envelope
- **March 30th:** Your old debit card will stop working between 3:00a-6:00a EST
- **March 30th:** Your new card will be ready to activate and use

## What You Need to Do

### Before March 30th:

1. Watch for your new card to arrive by mail
2. Keep your old card until you activate the new one
3. Make a list of any automatic payments or subscriptions that use your current card number

### On or After March 30th:

1. Activate your new card by calling **(800) 290-7893**
2. Destroy your old card by cutting through the chip and magnetic stripe
3. Update your card information with merchants for automatic payments (Netflix, utilities, insurance, gym memberships, etc.)

### No Action Required for:

- Direct deposits (these will continue automatically)
- Automatic withdrawals/ACH payments from your account
- Bill Pay services through online banking
- Your account balance and transaction history

## Questions?

Visit [www.rivercitybankky.com](http://www.rivercitybankky.com) for our detailed FAQs or contact us:

- **Phone:** (812) 920-3700
- **Visit:** Any branch location

We appreciate your business and apologize for any inconvenience during this transition. This change will provide you with enhanced security and an improved banking experience.

Sincerely,

**River City Bank**  
**Card Services Department**