



February 27, 2026

Reminder: Your New Debit Card is Coming Soon

This is a friendly reminder that your debit card services will be transitioning to our new provider, on **March 30th**.

Have You Received Your New Card?

Your new debit card should arrive in a plain white envelope soon.

✓ **If you've received it:** Keep it in a safe place. Do not activate it until **March 30th**.

✗ **If you haven't received it yet:** Don't worry—cards are being mailed in phases. However, if you don't receive your card by **March 25th**, please contact us immediately at **(812) 920-3700**.

Quick Transition Checklist

- Step 1:** Watch for your new card to arrive by mail
- Step 2:** On March 30th, activate your new card by calling (800) 290-7893
- Step 3:** Update automatic payments with your new card number
- Step 4:** Destroy your old card

Don't Forget: Update Your Automatic Payments

To avoid declined payments, you'll need to update your card information with:

- Subscription services (streaming services, software, memberships)
- Utility companies (if paying by card)
- Insurance companies (auto, home, life)
- Online retailers with saved payment information
- Any other merchants with your card on file

Tip: Make a list now so you don't forget any!

What Happens on March 30th?

- **Between 4:00a-7:00a EDT:** Your old card will stop working
- **Morning:** Your new card is ready to activate
- **Immediately after activation:** You can start using your new card

Frequently Asked Questions

Q: Will my PIN change?

A: You will create a new PIN during activation

Q: Can I still use my old card until March 30th?

A: Yes! Continue using your current card normally until 4:00a-7:00a EDT on March 30th.

Q: What if I need a card immediately after March 30th but haven't received mine?

A: Visit any branch and we can issue you a card right away.

Q: Will my recurring ACH payments (like direct deposit) be affected?

A: No. Only card transactions will be affected. Direct deposits and automatic withdrawals will continue normally.

Q: What fraud protection does my new card have?

A: Your new card may be eligible for Mastercard Zero Liability Protection™ for certain unauthorized transactions, subject to program terms, including timely notification. Review your account statements regularly and contact us immediately if you notice any suspicious activity.*

We're Here to Help

If you have any questions or concerns, please don't hesitate to reach out:

- **Phone:** (812) 920-3700
- **In Person:** Visit any branch location
- **Online:** www.rivercitybankky.com See our detailed FAQs

Thank you for your patience during this transition. We're confident you'll enjoy the enhanced features and security of your new debit card.

Sincerely,

River City Bank
Card Services Department

*For full details on your rights, review your Electronic Funds Transfer Disclosure and Agreement. Does not apply to business cards.