



DENISON STATE BANK

Member FDIC

June 28, 2020

Dear DSB Visa debit cardholder(s):

The following changes and enhancements will be made July 1 to your Denison State Bank Visa debit card. No action is required by receiving this letter. Functions in DSBconnect > Manage Cards are opt-in.

Daily Card Purchase Limits Increase:

<u>Card Funding</u>	<u>Daily Limit (resets at midnight daily)</u>
Card funded by Beyond personal checking	\$3,000
Card funded by Commercial checking	\$3,000
Card funded by Basic personal checking	\$2,000
All: daily limit for ATM withdrawals (no change)	\$500

Managing your DSB Visa Debit Card in DSBconnect:

You can register for and login to DSBconnect digital banking > Manage Cards to do these functions:

Activate Card: You can activate your new or re-issued DSB card sent to you.

Change Card PIN: You can change your 4-digit card PIN at any time.

Temporary Limit Increases: If approved, we can code your card so that at any time you can login and increase your card purchasing limit up to \$10,000 for the next 30 minutes. If interested in having this capability, contact our card service department referenced below. This must be approved and coded by the bank before it will work. Once coded, you will not need to contact the bank with your requests for increased limits.

Card Used When Traveling: Our card services partner, Card Sentry, monitors card usage outside Kansas and the adjoining four states as an anti-fraud measure. When you travel outside these five states and intend to use your DSB debit card, you can now login and enter your traveling dates, destinations, and major stops along the way. This reduces abnormal activity flagging for legitimate travel and ensures the card continues working for you. If you routinely travel to the same locations, you can set up an automatic schedule to turn travel notifications off and on.

Card On/Off: This function is already in place. You can turn your card off/on at any time, such as if lost or stolen. You can set up an automatic turn off/on schedule, such as automatic turn-off in the evening and turn-on the next morning.

You can login to DSBconnect digital banking > View Accounts > click card transaction > Report Issue:

Card Transaction Disputes: You can report an issue with a card transaction, such as an unauthorized charge, and receive a status update in Messages.

If you have any questions about your DSB Visa debit card or your DSBconnect digital banking, ask us:

online@dsbks.com

1-800-633-2423

www.dsbks.com