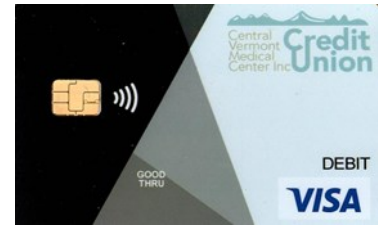


September 30, 2021



Dear Member,

We are pleased to inform you that Central Vermont Medical Center, Inc. Credit Union will be updating our debit card program from MasterCard® to Visa® which will provide better service to our members. Your new debit card will come equipped with an EMV chip, one of the most effective tools to prevent the spread of debit card fraud and is accepted both domestically and internationally.

Once you receive your new Visa® debit card, please be sure to activate your card to avoid any service interruptions. Activation instructions will be included with your new debit card.

A timeline is provided below to help guide you throughout this process.

### New Enhancements to our Debit Card Program

- Contactless Debit Cards
- Visa® Designation –protected by Visa’s zero liability fraud protection.
- Mobile Wallet– Coming Soon

Central Vermont Medical Center, Inc. Credit Union is excited about this transition and we will keep you updated with our progress. If you have any questions please don’t hesitate to reach out to us at (802) 371-4211.

**September 30, 2021,**  
Verify we have your correct mailing address and phone number on file.

**Mid-October 2021,**  
New Visa® Debit Cards will be arriving in your mailbox. You will need to activate the new card. You will also need to set your new pin

**November 1, 2021**  
Notify merchants of your new Visa® debit card number on any recurring payments

**November 3, 2021**  
Old MasterCard® debit card will be deactivated. Activate new Visa® debit card by phone.



Sincerely,

Patrick Reeves  
Manager/CEO