

What Should I Know About my New Visa Debit Card?

| Collection of Cards | <p>Who should collect a Debit Card? Customers with an active former BNS debit card (the red or green card) should collect their new ECAB Visa Platinum Debit cards.</p> <p>Who is not required to collect a Debit Card?</p> <ul style="list-style-type: none"> • Business Customers, who are not sole proprietors, are not required to collect a card. • Customers of both legacy ECAB and former BNS, who already have an ECAB Visa Platinum debit card, are not required to collect a card as your accounts will be linked to your existing card. <p>Where do I collect my new debit card? Your card can be collected from the following locations:</p> <table border="1" data-bbox="357 751 1464 867"> <thead> <tr> <th>Last Name</th> <th>Location</th> </tr> </thead> <tbody> <tr> <td>A to E</td> <td>Woods Branch (former BNS location)</td> </tr> <tr> <td>F to Z</td> <td>High Street Branch (former BNS location)</td> </tr> </tbody> </table> | Last Name | Location | A to E | Woods Branch (former BNS location) | F to Z | High Street Branch (former BNS location) |
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| Last Name | Location | | | | | | |
| A to E | Woods Branch (former BNS location) | | | | | | |
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| Card PIN | <p>How do I create a PIN for my debit card? Cardholders will be issued with a unique PIN when they collect their card at the branch. After system migration is completed, customers can re-PIN their card in branch.</p> <p>What should I do if I've forgotten my PIN? If you have forgotten your PIN you can visit any ECAB branch to have it re-PINNED</p> <p>How many times can I change my PIN? There are no restrictions on the number of times you change your PIN.</p> | | | | | | |
| Card Benefits | <p>What are the benefits of my card? ECAB Visa Debit Cards offer a wide range of consumer benefits such 24-Hour Customer Service, ATM Protection, Price Protection, Purchase Protection, Concierge Services, Chip & PIN Technology and Contactless Payments. Please visit our website to review the list of benefits.</p> | | | | | | |
| Debit Card Transactions | <p>How do I view my debit card transactions? Your debit card transactions can be viewed via the MOREBanking online or the mobile App. Once you have received your login details, you can access the platform to view all transactions.</p> <p>What is a denial fee? The denial fee is a fee that is incurred when the cardholder attempts to perform a card transaction when there are insufficient funds held on the account. A charge will be incurred for every failed attempt. We encourage cardholders to monitor account balances using the MOREBanking online or mobile service to prevent such charges.</p> <p>Is there a minimum transaction amount for debit card transactions? There is no minimum transaction amount for debit card transactions.</p> | | | | | | |
| Account Services | <p>Why should I notify ECAB that I'm travelling with my card overseas? It is recommended that you advise the Bank where and for how long your intended travel will be so a record can be placed on your account and it is known that any card transactions from that location were likely authorized by you and not used fraudulently.</p> | | | | | | |

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| | <p>How do I notify ECAB that I'm travelling with my card overseas? Cardholders should e-mail the bank at info@ecabank.com or sent a secure message via ECAB MOREBanking online or mobile app providing details of your upcoming travel. Please ensure you include your intended destination and departure and return date.</p> |
| <p>Fraud & Security</p> | <p>How do I report Fraud on my debit card? You can report fraud by calling 268-480-6187 or visiting any of our branches during our normal operating hours. For afterhours service you may call any of the numbers at the back of your card.</p> |
| | <p>How do I dispute a charge on my card? You will be required to complete the Bank's dispute form in order to initiate a dispute. The form can be obtained from any of our branches or arrangements can be made to have the form emailed to you.</p> |
| | <p>How long can I wait before disputing a charge on my card? Cardholders should frequently monitor their accounts and immediately report any unknown or unauthorized transactions.</p> |
| | <p>How long can the dispute process take? The dispute process can take up to 180 days.</p> |