



People You Know, Banking You Trust.

IMPORTANT! DEBIT CARD TRANSITION FAQ

Peoples Bank | Visa® to Mastercard® Debit Card Transition

As our transition from Visa debit cards to Mastercard debit cards draws closer, we want to provide our customers with answers to frequently asked questions to ensure a smooth transition. If you have any additional questions, please reach out to us by contacting your local branch or visiting our website at mypeoples.bank.

Why am I receiving a new debit card?

Peoples Bank is upgrading its debit card program and transitioning from Visa debit cards to Mastercard debit cards. As part of this transition, all debit card customers, including consumer, business, and HSA cardholders, will receive a new Mastercard debit card.

Why is Peoples Bank making this change?

As part of a planned update to our debit card program, Peoples Bank is transitioning our debit cards from Visa to Mastercard. You will continue to receive the security, convenience, and fraud protection you expect from your Peoples Bank debit card.

What if I have more than one Peoples Bank debit card?

You will receive a new Mastercard debit card to replace each of your Visa debit cards. If you are unsure which debit card is associated with a particular account, please contact your local branch for assistance.

What if there are multiple debit cardholders on my checking account?

Each debit cardholder will receive a new Mastercard debit card.

Will my new debit card work the same way?

Yes. Your Mastercard debit card will work much like your current Visa debit card and can be used for:

- Everyday purchases
- Online shopping
- ATM transactions
- Contactless payments
- Digital wallets such as Apple Pay®, Google Pay™, Garmin Pay™, and Samsung Pay® where currently supported

Do I need to do anything?

Yes. Once you receive your new debit card:

1. Activate the new debit card using one of the available activation methods.
2. Follow the instructions provided with your debit card regarding PIN setup.
3. Begin using it immediately.
4. Update recurring payments, subscriptions, and merchants that have your old debit card number on file.
5. Remove your old debit card from your digital wallet and add your new Mastercard debit card.

Will my debit card number change?

Yes. Because Peoples Bank is changing card networks, your new Mastercard debit card will have a new debit card number, expiration date, and security code.

Will my daily purchase and ATM withdrawal limits change?

No.

What if my current debit card is lost or stolen before I receive my new Mastercard debit card?

You may contact a branch to ask for a replacement.

How long can I continue using my current Visa debit card?

Please begin using your new Mastercard debit card as soon as you receive and activate it. Your current Visa debit card will continue to work through January 14, 2027, but it will no longer be valid after that date and should be securely destroyed.

What should I do with my old Visa debit card?

Once you've activated your new Mastercard debit card, securely destroy your old Visa debit card by cutting through the chip and magnetic stripe.

What should I do if I don't receive my new debit card?

Please contact Peoples Bank Customer Service at 800-891-9389 or visit your local branch.

How will I know the Mastercard debit card really came from Peoples Bank?

Your debit card will arrive in a plain, white envelope with Peoples Bank's Grand Junction address as the return address. The designs of the debit cards will remain the same.

**Are any fees changing?**

No, this change does not affect any fees charged by Peoples Bank. Your account terms and fee schedule remain the same. MoneyPass® surcharge-free ATM access will continue. To find a MoneyPass® ATM go to moneypass.com.

Will there be any changes to my checking account?

No. This change affects the debit card network, not your checking account. Your account number, routing number, and digital banking access will remain the same.

Who should I contact if I have questions?

Please contact Peoples Bank Customer Service at 800-891-9389 or visit any Peoples Bank location for assistance.

ACTIVATION, PIN, AND SETUP**How do I activate my new debit card?**

Activation will be available through the phone number provided on the sticker on the new debit card or through your digital banking on the Manage Cards tab.

Will my PIN stay the same?

You will set a new PIN for your debit card and may choose to use the same PIN. Follow the instructions provided with your debit card regarding PIN setup.

Will my recurring payments automatically transfer to my new debit card?

No. Because your debit card number, expiration date, and security code are changing, you should update businesses and services that automatically charge your debit card.

What happens if a merchant tries to charge my old Visa debit card after it is deactivated?

The transaction will be declined. You will need to provide the merchant with your new debit card information.

Will I need to update my debit card in Apple Pay®, Google Pay™, Garmin Pay™, or Samsung Pay®?

Yes. Remove your old debit card from your digital wallet and add your new Mastercard debit card.

What types of recurring payments should I remember to update?

Examples of recurring payments:

- Streaming subscriptions
- Cell phone bills
- Insurance payments
- Gym memberships
- Utility payments
- Online shopping accounts
- Other subscriptions or memberships

DIGITAL BANKING**Will my new debit card automatically appear in Peoples Bank's digital banking?**

Yes. If you do not see it, please contact Peoples Bank Customer Service at 800-891-9389 or visit any Peoples Bank location for assistance.

Will debit card controls or alerts need to be set up again?

No.

ATM ACCESS**How will this affect my ATM access?**

There will be no change to ATM access. Peoples Bank customers will continue to have access to the MoneyPass® surcharge-free ATM network, subject to existing account terms and network availability.

BENEFITS**Is Mastercard accepted everywhere?**

Mastercard is widely accepted by merchants and ATMs. Most customers should notice little or no difference in where they can use their debit card.

Can I use my new Mastercard debit card internationally?

Yes.

Will my debit card still be protected from fraud?

Yes. Peoples Bank will continue using fraud monitoring tools and risk-based controls designed to help detect and prevent unauthorized activity. Additional security features, including 3D Secure for eligible online purchases, will also be available. Reports of unauthorized transactions are reviewed and investigated in accordance with applicable laws, account terms, and network rules.

Are my funds still protected?

Yes. Your deposit account remains with Peoples Bank. You will continue to receive the same account access and the bank's security monitoring and fraud protection services.

Does Mastercard offer additional benefits?

For consumer debit cards, you will enjoy the benefits* of the Enhanced Debit Mastercard Cardholders Program®, which includes Mastercard ID Theft Protection™, extended warranties, and more. For business debit cards, the Small Business Cardholders Program® includes Mastercard ID Theft Protection™, MasterRental Insurance Coverage™, and more. For further details, please visit our website, mypeoples.bank.

***Certain benefits require enrollment, activation, or eligibility verification. Terms and conditions apply. Visit mypeoples.bank for complete details.**