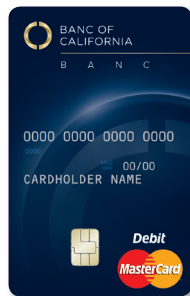


What stays the same

- Worldwide acceptance at over 36 million places
- Purchases are deducted from your checking account
- Cash access at ATMs worldwide
- Liability protection for unauthorized purchases²

What's improved

- **NEW** Chip Technology
- **NEW** Extended Warranty
- **NEW** Fuel Rewards Network™ Program
- **NEW** Identity Theft Resolution Services
- **NEW** MasterCard Airport Concierge™
- **NEW** MasterCard Global Service™
- **NEW** MasterCard Priceless® Cities
- **NEW** Price Protection
- **NEW** Satisfaction Guarantee



IMPORTANT: To prevent an interruption in debit card access, please call ☎ **1-877-420-5514** to activate your new card now.

YOUR QUESTIONS ANSWERED

- **Why are you replacing my existing debit card?**
We've partnered with MasterCard to improve your benefits and add chip technology to your card at no cost to you.
- **Why does my new card contain a microchip?**
Banc of California is moving to chip technology because it provides more security and ease of use in other countries and is expected to become standard in the U.S.
- **What other new benefits will I gain?**
As soon as you activate your new card, you'll gain immediate access to Chip Technology, Extended Warranty, Fuel Rewards Network™ Program, Identity Theft Resolution Services, MasterCard Airport Concierge™, MasterCard Global Service™, MasterCard Priceless® Cities, Price Protection and Satisfaction Guarantee which are described inside this brochure.¹
- **What do I need to do?**
 1. Call to activate your new card and select a PIN number and start using your new MasterCard today.
 2. Provide your new card number to any merchants that automatically bill your old card.

Your old card is scheduled to expire soon



BANC OF CALIFORNIA

¹ Certain restrictions apply. For details, see the enclosed *Guide to Benefits*.
² Certain restrictions apply. See www.mastercard.us/zero-liability for details.

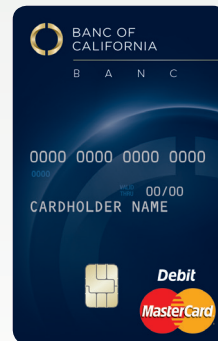
MasterCard and the MasterCard brand mark are registered trademarks and MasterCard Global Service and MasterCard Airport Concierge are trademarks of MasterCard International Incorporated, used pursuant to a license. All third party trademarks referenced herein are the property of their respective owners.

IMPORTANT:

Your existing Banc of California Visa® Debit Card is scheduled to expire soon

WELCOME

to your new
Banc of California
Debit MasterCard®



ENJOY ADDED BENEFITS

Activate and start using your
new MasterCard today



BANC OF CALIFORNIA

IMPORTANT:

For continued debit card access
plus even better cardholder
benefits follow these 4 steps
today:

- 1 CALL
1-877-420-5514 to activate your
new MasterCard and select a PIN number
- 2 SIGN
the back of your new MasterCard
- 3 CUT UP
and discard your old Visa® debit card
- 4 NOTIFY MERCHANTS
of your new card number if they automatically
bill your debit card

Security Reminder:

NEVER share your PIN with anyone.

Banc of California will NEVER ask for your PIN. If you
receive an unsolicited call, text or email asking for your PIN
or other personal account information, do not respond.

Your Banc of California Visa® Debit Card is scheduled
to expire soon, so don't delay...

Activate your new Banc of California Debit MasterCard® today
for immediate access to these enhanced benefits



NEW! Chip Technology

improves the global usability and security of your
card as more merchants at home and abroad switch
to advanced chip card terminals.



NEW! Extended Warranty

doubles most manufacturer or U.S. store brand
warranties for up to one additional year.¹



NEW! Fuel Rewards Network™ Program

the Fuel Rewards Network™ Program is a free loyalty
program that helps you save money on fuel. Start
saving today at mastercardfuelsavings.com.



NEW! Identity Theft Resolution Services

assists you with credit bureau notification and debit
card replacement and provides you with an ID Theft
Affidavit should you become the victim of Identity
Theft.¹



NEW! MasterCard Airport Concierge™

provides a Meet and Greet agent to
assist with flight connections plus, at select airports,
expedited security/immigration processing.



NEW! MasterCard Global Service™

provides 24 hour a day, seven day a week assistance
with lost and stolen card reporting, emergency card
replacement, emergency cash advance, as well as
assistance with locating ATMs.¹



NEW! MasterCard Priceless® Cities

offers unique access and special experiences so you can
enjoy more of the cities you love.



NEW! Price Protection

can refund the difference if you buy something and then
see it advertised for less within 60 days of the date of
purchase.¹




NEW! Satisfaction Guarantee

can provide a refund of up to \$250 if you are dissatisfied
with a purchase and the merchant will not accept a return
within 60 days of the purchase date.¹



Zero Liability

means that in the event that your card is used to make
unauthorized purchases—whether made in a store, by
phone, or online—you won't be held liable.²

Questions? See the back cover or visit  bancofcal.com/debit

