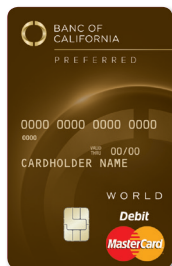


## What stays the same

- Worldwide acceptance at over 36 million places
- Purchases are deducted from your checking account
- Cash access at ATMs worldwide
- Liability protection for unauthorized purchases<sup>2</sup>

## What's improved

- **NEW** Chip Technology
- **NEW** Extended Warranty
- **NEW** Fuel Rewards Network™ Program
- **NEW** Identity Theft Resolution Services
- **NEW** Luxury Hotels & Resorts Portfolio
- **NEW** MasterCard Airport Concierge™
- **NEW** MasterCard Global Service™
- **NEW** MasterCard Golf
- **NEW** MasterCard Priceless® Cities
- **NEW** Online Booking Tool
- **NEW** Personal Travel Advisor
- **NEW** Price Protection
- **NEW** Purchase Assurance
- **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, Luxury Hotels & Resorts Portfolio, MasterCard Airport Concierge™, MasterCard Global Service™, MasterCard Golf, MasterCard Priceless® Cities, Online Booking Tool, Personal Travel Advisor, Price Protection, Purchase Assurance and Satisfaction Guarantee which are described inside this brochure.<sup>1</sup>
- **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



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

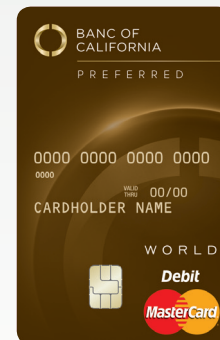
MasterCard and the MasterCard brand mark are registered trademarks and MasterCard Global Service and MasterCard Airport Concierge are trademarks of MasterCard International Incorporated, used pursuant to a license. All third party trademarks referenced herein are the property of their respective owners.

## IMPORTANT:

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

## WELCOME

to your new  
Banc of California Preferred World  
Debit MasterCard®



## ENJOY ADDED BENEFITS

Activate and start using your  
new MasterCard today



## 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 Preferred World 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  
24 additional months.<sup>1</sup>



### **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.<sup>1</sup>



### **NEW!** Luxury Hotels & Resorts Portfolio

provides access to a collection of exceptional properties where  
you can enjoy preferred amenities where available (e.g., room  
upgrade, early check-in, late check-out, or complimentary  
breakfast).



### **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.<sup>1</sup>



### **NEW!** MasterCard Golf

provides access to exclusive golf offers and experiences, plus Golf  
Concierge Services available only from MasterCard.



### **NEW!** MasterCard Priceless® Cities

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



### **NEW!** Online Booking Tool

research and book flights, hotels, cars and experiences online at  
mastercardtravelservices.com



### **NEW!** Personal Travel Advisor

lets you speak with an experienced travel advisor who can guide you to  
extraordinary experiences



### **NEW!** Price Protection

can refund the difference if you buy something and then see it  
advertised for less within 120 days.<sup>1</sup>



### **NEW!** Purchase Assurance

covers most items purchased with your card if they are damaged or  
stolen within 90 days of the date of purchase.<sup>1</sup>



### **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.<sup>1</sup>



### **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.<sup>2</sup>

Questions? See the back cover or visit  [bancofcal.com/debit](http://bancofcal.com/debit)