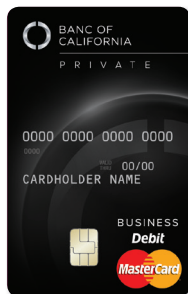


What stays the same

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

What's improved

- **NEW** Chip Technology
- **NEW** Extended Warranty
- **NEW** Identity Theft Resolution Services
- **NEW** MasterAssist™ Travel Assistance Services
- **NEW** MasterCard Airport Concierge™
- **NEW** MasterCard Easy Savings® Program
- **NEW** MasterCard Global Service™
- **NEW** MasterCard® VAT Reclaim Service
- **NEW** MasterRental Insurance
- **NEW** Purchase Assurance



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, Identity Theft Resolution Services, MasterAssist™ Travel Assistance Services, MasterCard Airport Concierge™, MasterCard Easy Savings® Program, MasterCard Global Service™, MasterCard® VAT Reclaim Service, MasterRental Insurance and Purchase Assurance 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



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PRIVATE

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

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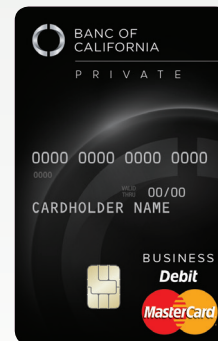
BDCP

IMPORTANT:

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

WELCOME

to your new
Private Bank Business
Debit MasterCard®



ENJOY ADDED BENEFITS

Activate and start using your
new MasterCard today



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PRIVATE

3049057

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 Private Bank Visa® Business Debit Card is scheduled
to expire soon, so don't delay...

Activate your new Private Bank Business 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!
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!
MasterAssist™ Travel Assistance Services

can provide emergency travel assistance plus pre-trip
destination information when traveling more than 100 miles
from home.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 Easy Savings® Program

pay with your eligible MasterCard business card and save on the
things that make doing business easier. Learn more and register at
EasySavings.com.



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® VAT Reclaim Service

provides companies doing business in Europe an easy and
efficient way to reclaim their VAT.¹



NEW!
MasterRental Insurance

can provide reimbursement for physical damage to or theft of
a rental vehicle.¹



NEW!
Purchase Assurance


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



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