



July 24, 2017

Dear Cardholder,

On August 23, 2017, Southeastern Bank will be changing to a new debit card program that offers you great new benefits.

Your new debit card will arrive the week of August 14

Watch your mail. If you don't receive your new card by Monday, August 21, please contact your local branch.

You'll receive a new PIN

Your new PIN will arrive in the mail a few days after your card. If you wish to customize your PIN, call 800-717-4923 to change your PIN using an interactive voice response system with the Shazam Network.

Activate your new card

- Before or after August 23, call 800-717-4923 to activate your card over the phone
- On or after August 23, use the card for a PIN-based transaction at an ATM
- On or after August 23, use the card for a PIN-based transaction at any business

Destroy your old card on August 23

Your old debit card will no longer function on August 23. Please destroy any previously issued Southeastern Bank debit cards on August 23.

Your new debit card will have an EMV chip

Your new debit card will include an EMV® chip for enhanced security. For chip-enabled business and ATM terminals, you'll need to insert your card — chip first. Your card will also have a magnetic strip on the back for use at locations where the terminals don't yet accept chip cards.

The chip within the card stores account information more securely, and the technology itself provides protection against fraudsters creating a replica of your card. The biggest benefit of switching to chip cards is the reduction in card fraud resulting from counterfeit, lost and stolen cards.

IMPORTANT – NOTIFY YOUR SERVICE PROVIDERS

Once you receive your new debit card, you'll need to provide the new number to businesses and service providers that charge your card for recurring or automated payments, such as utility companies, cable companies, insurance companies, iTunes® and Amazon®. On or after August 23, any use of the old card will cause your payment to decline and potentially interrupt your service.



Effective August 30, access account information anywhere, anytime with SHAZAM BOLT\$



Southeastern Bank is also introducing the SHAZAM BOLT\$ app, which allows you to access balance information anytime, anywhere. SHAZAM BOLT\$ adds another layer of protection to your debit card by allowing you to set up transaction or suspicious activity alerts at no cost to you.

SHAZAM BOLT\$ can immediately alert you to potentially fraudulent activity for:

- A debit purchase for more than an amount you specify
- Any card-not-present debit transaction (i.e., phone, internet, mail)
- Any suspicious or high-risk debit transaction that occurs on your account

The newest feature is transaction control. With the quick tap of a button, you'll be able to block or unblock your card, without affecting previous transactions, if your card is stolen, goes missing or you just want to pause it while traveling. This feature not only provides peace of mind, but also saves you the hassle associated with losing a card. Simply block your card until you find it, then unblock it for instant use. This fast and simple security feature takes fraud safety up a notch.

SHAZAM BOLT\$ is available for smartphones, tablets and any home computer with an internet connection. Download SHAZAM BOLT\$ today on the Apple® App Store® or Google Play™ and follow the instructions.

We appreciate your business. We're excited about the new debit card program and hope you'll be, too. If you have any questions, please contact your local branch or call us at 912.437.4141.

Sincerely,

A handwritten signature in black ink that reads "Cornelius Holland".

Cornelius Holland

President, Southeastern Bank