

October, 2017

## MasterCard® Automatic Billing Updater (ABU) Notice

Providing you with important information about your account is a high priority. We'd like you to know that MasterCard® has developed a new convenience program called Automatic Billing Updater. Beginning October 2017 participating merchants will automatically be provided updated card expiration dates for recurring transactions to prevent disruption in service and/or late charges.

### How ABU works

**For example**, let's say you've authorized recurring monthly payments to pay your electric bill with your debit card. As you know, we periodically replace your card, and your new card has a fresh expiration date. Instead of you having to contact the electric company to update your card information, your new expiration date will automatically be updated, *if your electric company is a participating merchant.*

### Sending debit card information

This service only applies to **recurring** MasterCard® debit card payments that you have *previously authorized*, and *the only information that will be released* to these participating merchants *is the updated expiration dates*. We'll begin sending your updated card information, as applicable, to Mastercard® beginning late October 2017. Mastercard® will securely store your debit card information and release the new information to financial institutions and participating merchants in order to process your requested transactions without interruption.

### Opting out

You can request to opt-out of this service by contacting us at any of our four locations. Please note: If you choose to opt- out of this service, you will be responsible for providing your new card information to participating merchants.

