



January 15, 2026

⚠️ Important Update Regarding Your Visa® Debit Card

Dear Customer,

We're writing to inform you of an important update to your Maine Community Bank Visa debit card(s). As part of our transition from Visa to Mastercard® beginning this month, you will be receiving a new Maine Community Bank Mastercard debit card. This new card includes **a new card number, new expiration date, and new security code (CVV)** and replaces your current Visa debit card.

This change applies to all MCB Visa debit cards, including **Personal, Business, and HSA** cards.

Key dates:

- **New Mastercard debit card(s) will be mailed in mid-to-late January.**
- Your current Visa card will continue to work **until you activate your new Mastercard**. Once your new Mastercard is activated, your Visa card will no longer function.
- **Your current Visa debit card(s) will expire Sunday, February 22, 2026.**

What's new?

You will receive a new Mastercard debit card in the mail soon, if you haven't already. This card has a **new card number, expiration date, and security code (CVV)**.

- Your new Mastercard will replace your current Visa debit card upon activation or on Sunday, February 22, whichever occurs first.
- **Card Controls** will need to be reestablished on your new personal Mastercard, as any existing alerts on your Visa debit card will not carry over. Log in to the MCB Mobile App, tap **More** from the bottom navigation, then select **Cards** to get started.

ACTION REQUIRED

To avoid interruptions with your debit card payments or ATM access, please **activate your new Mastercard as soon as it arrives**.

Next steps:

When your card arrives, please take a moment to complete these important steps:

- 1 Call 1-855-485-7039 to **activate your new Mastercard**, no later than Sunday, February 22, and reestablish your PIN using automated voice prompts.
2. **Update any recurring payments or subscriptions** linked to your Visa card (such as streaming services, utilities, memberships, etc.) with your new Mastercard number, expiration date, and security code. To help identify recurring payments linked to your personal Visa debit card, log in to the MCB Mobile App, tap **More**, then select **Cards** to view recent debit card transactions.
- 3 For additional security and convenience:
 - **Destroy** your old Visa debit card to keep your information secure
 - **Sign** the back of your new Mastercard
 - **Add** your new Mastercard to Apple, Google, or Samsung Pay

If you have questions or need assistance, please contact our Customer Service Center at (207) 839-4796 or visit your local branch. We're here to help. For more information, visit maine.bank/card-transition.

Thank you for your continued trust and for being part of the Maine Community Bank family.

Sincerely,

A handwritten signature in black ink that reads "Steve deCastro".

Steve deCastro
President & CEO