Date

Member First Name Last Name
Address
City, State ZIP

Dear Member First Name,

Soon you will be receiving your new MIDFLORIDA debit card to replace your Bay Pines ATM card ending in XXXX. Please activate your new debit card by calling toll free (866) 333-9337 as soon as you receive it so it's ready for immediate use for credit-based transactions.

Once your new card is active, you can destroy your BPFCU card, as it will no longer work after June 30, 2013.

The benefits of having a fully functioning debit card versus an ATM card are numerous!

- **More versatility** – Get cash at ATMs and make purchases wherever Visa debit is accepted.
- **Widely accepted** – Use it around the world by phone, online or in person.
- **Debit Card Rewards** – Earn rewards for yourself, a school or an environmental cause. Enroll your card at midflorida.com/rewards.
- **Snapshot Photo Card** – Show off your favorite photo with every purchase. See back for ordering instructions.

We hope you enjoy the freedom your new MIDFLORIDA debit card brings. If you have any additional questions about your new card, please contact the Help Desk toll free at (866) 913-3733.

Sincerely,

Andrea Railey
Assistant Vice President
eServices Manager

See back for more information and common questions and answers.

When will my BPFCU ATM card stop working?
Your existing BPFCU ATM card will continue to work until June 30, 2013. Prior to June 30, 2013, you should activate your new MIDFLORIDA debit card so it's ready for immediate use as a signature-based (credit) transaction.

How do I activate my new MIDFLORIDA debit card?
To activate your card, just call the automated activation line toll free at (866) 333-9337 from the phone number on record for your account. You may call at any time — 24 hours a day, 7 days a week.

When will I get my PIN?
A computer-generated PIN (Personal Identification Number) will be sent to you separately following your debit card and should arrive within 3 to 5 days of your card's arrival. If you have not received your PIN by Thursday, June 20, come to any MIDFLORIDA branch to select a PIN so your card is ready for use by June 30.

Can I choose my own PIN?
Yes. After you activate your card, you can bring it to any MIDFLORIDA branch and select a PIN. You may also choose your own at any MIDFLORIDA ATM; however, you will need the computer-generated PIN that will be mailed to you.

Will my BPFCU PIN work with my MIDFLORIDA card?
No. For security purposes your PIN is not stored in any system and therefore could not be transferred to your new card. However, after you activate your card, you can bring it to any MIDFLORIDA branch and select a PIN that is easy for you to remember. You may also choose your own at any MIDFLORIDA ATM; however, you will need the computer-generated PIN that will be mailed to you.

> **Note:** When choosing a PIN number it's important that you choose a number that cannot easily be identified. For example, using birthdays or parts of your social security number are not a good idea. This information is too accessible to someone interested in stealing from you and the credit union. Additionally, you should refrain from writing the PIN number down. If you feel you need to, in order to reference it later, write the number down in a location other than where you keep your card. That way if the card was stolen, the thief would be less likely to find your PIN number to actually use the card.

How do I sign up for Debit Card Rewards?
Simply enroll your card online at www.midflorida.com/rewards and with every signature-based (credit) transaction, we'll donate 10¢ to your child's school or to an environmental cause. Or, you can choose Rewards for You and earn 5¢ back with each credit transaction.

How do I order a Snapshot Photo Card?
After you receive your new MIDFLORIDA debit card, you can go to www.midflorida.com/snapshot to upload your photo before June 30, 2013 and we'll waive the fee on your first photo card. Additional or subsequent cards will incur a fee. Please see our fee schedule for the current fee amount. Please note, uploaded photos are subject to image guidelines.