

INTRODUCING MASTERCARD® CHIP TECHNOLOGY

## PEACE OF MIND WITH EVERY TRANSACTION

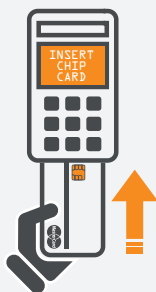
The Mercantil Bank Debit Mastercard® has an embedded microchip that provides an extra layer of security with every transaction you make.



### Benefits:

- Access your funds anytime, anywhere
- Make purchases anywhere Debit Mastercard is accepted around the globe at more than 39.6 million locations – in stores, online and over the phone
- Use your card to get cash at over 2 million ATMs around the world that display the Mastercard®, Maestro®, or Cirrus® acceptance marks

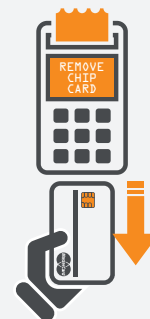
### HOW IT WORKS



1. At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. Do not remove until prompted.



2. Provide your signature or PIN as prompted by the terminal. If the amount is low, you may not have to do either.



3. When the terminal says the transaction is complete, remove your card.

**Note:** If you are not sure the terminal is chip-enabled, start by swiping your card as you do today. The terminal will tell you to insert your chip card if it is chip-ready.



## FOR ALL THE THINGS LIFE HAS IN STORE

Mercantil Bank Debit Mastercard®  
Convenience and protection you expect. Benefits your life demands.



## BETTER PROTECTION\*

### Mastercard ID Theft Protection™

Provides you with expert assistance 24/7 should you become the victim of Identity Theft.

### Mastercard Global Service™

Provides around-the-clock customer service for all of your account-related questions.

### Zero Liability Protection

Protects you against unauthorized purchases on your card should your card be lost or stolen.

## GREAT SHOPPING BENEFITS\*

### Extended Warranty

Doubles the time period and duplicates the coverage of the original manufacturer's or U.S. store brand warranty for a maximum of one year.

### Price Protection

If you find a lower price within 60 days of purchase, Price Protection guarantees you the best price on products purchased with an eligible card by refunding the difference.

### Satisfaction Guarantee

Provides up to \$250 per product, if you become dissatisfied with the product within 60 days of purchase and the merchant will not accept a return.

## FREQUENTLY ASKED QUESTIONS

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### Q: Why is my Mastercard card being upgraded to a chip card?

A: Your new card uses a microchip to provide greater security. Chip cards, now the global standard used around the world, are being introduced to give consumers more protection against fraud and theft.

### Q: Will I be charged for this new chip card feature?

A: There are no extra costs or fees associated with your new chip card.

### Q: What is a Mastercard chip card?

A: The card is like your regular credit or debit card, except your card number, name, and other account information is stored on a very secure microchip –making it virtually impossible for fraudsters to counterfeit your card.

### Q: Why are chip cards safer?

A: The embedded chip in your new card generates a unique, one-time code required to approve each transaction. This “dynamic” code makes it virtually impossible for fraudsters to copy or counterfeit your card. While magnetic stripe cards offer protection from unauthorized use of your card or account information, chip offers a new layer of security.

### Q: Where can I use my chip card?

A: Merchants across the U.S. are beginning to accept chip card transactions. Your chip card will still work at terminals where only magnetic stripe transactions are accepted.

### Q: How do I use my chip card?

A: Simply insert your chip card face up in the terminal and leave the card there while the transaction is processed. To complete your transaction, just follow the prompts on the terminal. You will be asked to sign or enter a PIN. If the amount of the transaction is low, you may not have to do either.

\*These are summary descriptions only. Additional terms, conditions and exclusions apply. Contact Mercantil Bank for complete coverage terms and conditions or call 1-800-MASTERCARD for assistance. Applicable to U.S. Cardholders only. Valid for Mercantil Bank Debit Mastercard®.

