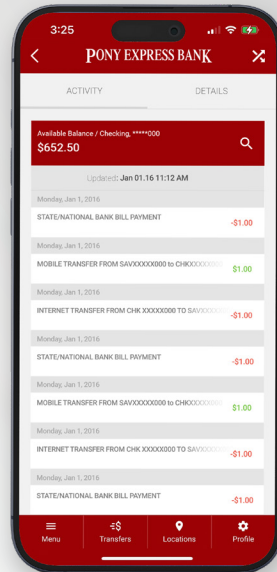


# Your Banking Experience: Optimized

Use this checklist to make sure you have everything covered

- Activate and begin using your new Mastercard Debit Card on January 23rd. Be sure to update your new card number for any transfers or automatic payments.
- Destroy and dispose of your Visa Debit Card on January 23rd.
- Plan ahead for large purchases or cash withdrawals as lower withdrawal and purchase limits on your debit card will apply from January 23rd-27th. Additionally, the ATM will be down on January 23rd.
- Update your mobile app and sign in to your new digital banking on January 27th.
- Utilize your card management features—temporarily freeze your card, get instant alerts when your card is used, and set spending limits.
- Schedule any bill payments you want processed between January 17th and January 24th before January 16th. The bill pay system will be unavailable from January 17th to the 24th, and no bill payments can be scheduled during this time.



## Dear Customer,

On January 27th, we are excited to transition to a new banking software and digital platform to **optimize your banking experience**. These upgrades will bring new tools and enhanced functionality, providing you with everything you need for an exceptional banking relationship.

The front features a checklist to help you stay organized with the updates.

For more information, we've created a helpful webpage for you to reference. Please visit this to view the FAQ and see important information. If you have any questions, call us at **816-781-9200**, or visit the branch - we're here to help!



Scan here or visit  
***[ponyexpressbank.com/optimize](https://ponyexpressbank.com/optimize)***  
to learn more

Thank you for your patience during this transition. We are excited about the future and sincerely appreciate your continued support.

**Pony Express Bank Team**