BankFIRST
Enjoy the difference.

Your NEW
BankFIRST
Check Card
has arrived!

Dear Valued Customer:

Enclosed, you will find your new BankFIRST Check Card. Please note, the MasterCard® logo is now imprinted on your new card, and replaces your current East Coast Community Bank VISA Check Card.

Your new BankFIRST Check Card:

- **Serves as your ATM card for easy access to your checking and savings accounts.** Withdraw cash, make deposits, transfer funds or access your current balance 24 hours per day, seven days a week.

- **Includes a new PIN number** for added security, as well as automatic enrollment in our Secure Debit Card Program.

- **Looks like a credit card, but works like a check** for making purchases at any store, restaurant, or merchant accepting Check Cards containing the MasterCard logo. Simply present your Debit MasterCard at the time of purchase, and the amount will be deducted from your checking account. There is no check to write, no checkbook to carry, and no waiting for check approval.

- **Is not a credit card.** Don't worry about interest rates and finance charges. Purchases made using this card are deducted directly from your checking account and detailed on your monthly checking account statement.

Effective 7:00AM Monday May 14, 2012 your new BankFIRST Check Card replaces your current VISA Check Card. If you have not yet received the PIN Number that accompanies your new card, please contact your nearest BankFIRST Financial Center Location. To activate your card, simply use your card to process a transaction (such as a balance inquiry) at any ATM, using your new PIN provided in the mailer. **Please note that your existing VISA Check Card will no longer be active after May 13, 2012. Please destroy your VISA Check Card at that time.**

We hope you enjoy the simple, time saving and worry-free advantages of your new BankFIRST Check Card. Your card is welcome at millions of locations that accept MasterCard debit cards. If you have any questions about your new card, please contact your nearest BankFIRST Financial Center Location.

Sincerely,

Donald J. McGowan
President and Chief Executive Officer