

## **FB&T NOTICE OF RIGHT TO OPT-OUT**

### **ACCOUNT UPDATER SERVICE (AUS)**

Beginning October 2017, Visa and MasterCard will require all financial institutions to participate in an Account Updater Service (AUS), also known as Visa Account Updater and MasterCard Automated Billing Updater. AUS will provide updates to merchants who maintain your card information on file, to process your preauthorized payments for recurring payments. Examples of these merchants include subscription services, utility companies, etc.

This service will allow merchants to receive your updated card information when you receive a new card for any reason (i.e. expired card, lost or stolen card). First Bank & Trust Company is providing you the ability to opt-out of AUS should you choose to not participate. To opt-out, please fill out the attached form below and mail or return to us. If you wish to participate in this free service, no further action is required.

If you have any questions regarding this service, please contact us at 580-336-5562.

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Visa and MasterCard Account Updater Opt-Out Form

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Last Four Digits of your FB&T Debit Card