

## Visa® Account Updater (VAU)

Providing you with important information about your account with Bank of Wisconsin Dells is a high priority. We're writing to let you know that Visa® recently introduced the Visa Account Updater (VAU) service as a convenience for Visa cardholders. While this is a convenient service, Visa *requires* we participate and we'll begin submitting card updates to them as applicable when your debit card information changes.

### How VAU works

VAU extends the amount of time your account-on-file information is stored with **your selected merchants** by automatically updating your debit card information due to account changes, like the expiration date. If your card is lost or stolen, we will send an update that the card has been entered into a hot status, but we will not provide new card information in that instance.

For example, let's say you've enrolled in recurring monthly payments to pay your electric bill with your debit card. As you know, we periodically reissue your card, and your new card has a fresh expiration date. Instead of contacting the electric company to update your card information, your card information will *automatically* be updated, if your electric company is a participating merchant.

### Sending debit card information

We'll begin sending your updated card information, as applicable, to Visa beginning late October 2017. Visa will securely store your debit card information and release the new information to financial institutions and participating merchants in order to process your requested transactions without interruption.

### Opting out

If you'd prefer not to have your card information updated automatically, you can opt out by contacting Deposit Operations.

If you have any questions or concerns regarding Visa® Account Updater (VAU) please contact Deposit Operations at 608-253-1111.

