



# **First Bank of Highland Park**

Dear Valued Client,

Beginning October 2017, Visa will require all financial institutions to participate in an Account Updater Service known as "Visa Account Updater" (VAU).

VAU is a free service that will provide updates to merchants who maintain your Visa Debit Card information on file in order to process your preauthorized recurring payments such as subscription services, utility companies, etc. This VAU service is ONLY for recurring payments that you have authorized directly through these merchants.

You will automatically be opted-in to utilize the VAU service and merchants will receive your updated card information when you receive a new card or when your card information has been updated for any reason (i.e. expired card, lost or stolen card, etc.)

First Bank of Highland Park is providing you the opportunity to opt-out of VAU service. Should you choose not to participate, you will need to complete the online form located at [https://www.firstbankhp.com/personal\\_checking.aspx](https://www.firstbankhp.com/personal_checking.aspx) or contact Branch Operations Support at 847-432-7800. Please keep in mind, if you choose to opt-out now you can always opt-in at a later date.

Should you have any questions or concerns about the VAU service, I can be reached at 847-897-7612 or via email at [TPoisson@firstbankhp.com](mailto:TPoisson@firstbankhp.com).

Sincerely,



Tricia Poisson  
Assistant Vice President/Senior Branch Operations Manager