

# VISA ACCOUNT UPDATER (VAU) SERVICE

Your debit card is automatically enrolled by VISA in Account Updater (VAU) Service, at no cost to you. VISA will send updated information on your new card such as a new expiration date and/or card number to participating merchants in order to continue any automatic recurring payments or automatic billings, set up through your debit card.

Participation in VAU does not relieve you of the obligation to ensure that merchants have correct account information on file; failure to do so may result in a declined payment. In addition, neither VISA nor First American Bank can guarantee that account updates will be communicated to merchants prior to the next billing date.

*You may opt-out of VAU at any time by contacting First American Bank Customer Care at 800-289-6140 or email [treasurymanagement@firstamb.com](mailto:treasurymanagement@firstamb.com).*