



Your New ECAB Visa Credit Card

December 23, 2022

Dear Valued Customer,

Re: Your New ECAB Visa Credit Card

It is our pleasure to inform you that your credit card is being transferred to a new ECAB Visa EC Dollar credit card and will maintain your current credit limit. You will receive one of the following cards, based on your current credit limit.



VISA GOLD – Up to EC\$ 13,499.99



VISA PLATINUM – EC\$ 13,500.00 – EC\$ 26,999.99



VISA INFINITE – EC\$ 27,000.00 and over

Your contactless, Chip-and-PIN enabled card will allow you to complete your purchases with a simple tap of your card on the card reader. Additionally, you can easily make safe and secure payments online.

Cardholders who currently earn AAdvantage miles will continue to earn miles. All other cardholders will now enjoy VISA My Rewards points, which can be redeemed for travel, local and overseas purchases and various other activities. The Cash Back rewards available on the MasterCard Gold card will be discontinued after January 20, 2023. Outstanding credits for cash back earned up to January 20, 2023 will be credited to your new Visa credit card.

Your new VISA credit card will be ready for **collection from December 28, 2022**. However, this card will be **activated from January 23, 2023**, upon completion of our system integration.

Please collect your card from the following locations and **ensure to bring valid government-issued ID for verification**.

| Last Name | Location |
|-----------|-----------------------------|
| A to E | Woods (former BNS location) |
| F to Z | High Street |

Remember your new ECAB Visa credit card will not be activated until full integration has been completed from January 23, 2023, so please keep it in a safe place and continue to use your current credit card which will be deactivated on January 20, 2023.

All customers with the **Scotialine** product will be issued a Visa credit card as the Scotialine product is being discontinued. Your Scotialine will now only be accessible via your card. Transfers from your card account to your deposit account can only be completed by withdrawing cash via the ATM and funds deposited to your account. If you have questions or concerns about the transitioning of your Scotialine, or if you wish to close your card account and apply your limit to a current account with cheque writing or debit card privileges, please call 480-6090.

Please refer to our schedule of charges, available via our website and in-branch, for details of all fees and charges associated with your new credit card. These will be applicable from January 23, 2023. You can also visit the Card Services page on our website to review the features and benefits associated with your new card. Our cards give you the freedom you desire and the benefits you deserve. Welcome to the endless possibilities they offer.

Please be advised that you must be up-to-date on your monthly payments to collect your new card. All cardholders are encouraged to continue to make the monthly minimum payments on your card account by the scheduled due date.

For more information on our products and services, you may visit our website at www.ecabank.com or contact our Client Services Centre at (268) 480-6187 or info@ecabank.com.

Thank you for making ECAB your **Bank of Choice** and **Financial Partner for Life**.

Yours sincerely,

Sonya Roberts-Carter
 Senior Manager- Operations

