



KNBT VISA® CHECKCARD CONVERSION TO NATIONAL PENN BANK Frequently Asked Questions

Q1: Why have I received a new VISA CheckCard?

A: In addition to providing you with access to more ATMs, your new VISA check card also identifies KNBT's new affiliation with National Penn Bank.

Q2: Does this replace my current VISA CheckCard through KNBT?

A: YES, as of **April 21, 2008**.

Q3: Should I destroy my current VISA CheckCard?

A: You should continue to use your current card through end of day on **April 20, 2008**. As of **April 21, 2008**, your current card will no longer be accepted and should be destroyed.

Q4: Is my PIN number the same?

A: YES, your PIN number remains the same. Please note that you will no longer be able to change your PIN at an ATM.

Q5: Do I have to activate my new VISA CheckCard?

A: YES. You will need to activate your new card on **April 21, 2008** before you can begin using the card. You can do so at any ATM, domestic or international (not only those operated by KNBT/National Penn).

Q6: Since my VISA CheckCard number has changed, will I still be able to pre-authorize debits going forward?

- A:** YES. You will need to contact your merchant/service provider with whom you currently have arranged pre-authorized debits to provide the new card number.
- IF your pre-authorized debit is scheduled to happen between April 21 and April 30, 2008, you should inform your provider **prior** to April 21, 2008 so that they have sufficient time to process your debit using the new number.
 - IF your pre-authorized debit is not expected to take place until after the end of April 2008, you should wait until **after** April 21, 2008 to inform your provider.

Q7: Will there be any monthly fees for the new VISA CheckCard?

- A:** No. Your new check card has no monthly fees associated.

Q8: What are my daily card limits with my new VISA CheckCard?

- A:** For **Check Cards** associated with a **Personal Checking** or Health Savings Accounts, the following limits apply:
- \$ 600 for ATM withdrawals**
 - \$1000 for Interlink® point of sale PIN transactions**
 - \$2000 for VISA purchases**
- For **Check Cards** associated with a **Business Checking**, the following limits apply:
- \$ 600 for ATM withdrawals**
 - \$1000 for Interlink® point of sale PIN transactions**
 - \$2500 for VISA purchases**
- For **ATM Cards** with a **Personal Checking**, the following limits apply:
- \$ 600 for ATM withdrawals**
 - \$1000 for Interlink® point of sale PIN transactions**

Q9: What should I do if I do not receive my new card or if I have additional questions?

- A:** Please visit or contact your local KNBT Community Office, or call us at 1-800-996-2062 (Monday through Friday from 7 a.m. to 7 p.m. and Saturday from 8 a.m. to 2:00 p.m.)