

Free ATM use with First Command Bank just got even easier.

Beginning May 1, 2009, First Command Bank will be a member of the nationwide, surcharge-free MoneyPass[®] ATM network. This means you can now use your First Command Bank debit and ATM cards at any MoneyPass ATM without incurring an ATM surcharge. MoneyPass already has thousands of ATMs in the U.S. — and the network continues to grow. Visit www.moneypass.com to find a MoneyPass ATM near you.

And don't worry—if you can't get to a MoneyPass ATM, you are still covered by our ATM Surcharge Rebate Policy. The FCB ATM Surcharge Rebate Policy will change effective May 1, 2009. Each statement cycle, FCB will refund up to the amount shown in ATM surcharges¹, regardless of the number of ATM transactions²:

	Maximum Monthly ATM Surcharge Rebate
First Account	\$12.00
Command Checking	\$15.00
Money Market Savings	\$15.00
Commercial Checking	\$15.00

For your upcoming statement cycle only, ATM surcharges occurring prior to the May 1, 2009 effective date will be rebated according to the prior policy (\$3.00 per transaction for the specified number of transactions) and ATM surcharges occurring on and after May 1, 2009 will be rebated according to the new policy. For this statement cycle only, this may result in a higher total surcharge rebate amount.

Remember, you can avoid ATM fees altogether by getting cash back when making purchases at grocery stores, restaurants, and other merchants. At the register, simply swipe your card through the reader, select “debit”, and enter your PIN code. Request cash back and the entire amount will be deducted from your First Command Bank account in one easy step.

So the next time you need cash, just look for the MoneyPass logo and use your existing First Command Bank ATM or debit card. It's that easy. And it's all part of our commitment to providing you with outstanding products and services. If you have any questions, please review the Frequently Asked Questions at the end of this document or contact us by sending a secure message in OnCommand[™] or calling us at 888-763-7600.

¹ATM Surcharge is the fee(s) charged by the ATM owner.

²The FCB ATM Transaction Fee has not changed. FCB will not charge an ATM Transaction Fee for the number of “Free” transactions specified by each account. For subsequent transactions, account will be charged \$1.50 each by FCB.



ATM SURCHARGE REBATES FREQUENTLY ASKED QUESTIONS

Q: What is the maximum surcharge rebate?

A: It depends on the kind of account that you have:

First Account	Up to \$12.00
Command Account	Up to \$15.00
Money Market Account	Up to \$15.00
Commercial Account	Up to \$15.00

Q: So I will get \$15.00 rebate for every ATM withdrawal that I do in a statement cycle?

A: No, you will be refunded for the full amount of the surcharge for each withdrawal, up to the maximum rebate per statement cycle. For example, if you have three ATM transactions in a statement cycle and you are charged a \$2.00 ATM surcharge at each transaction, you will receive a \$6.00 rebate at the end of the statement cycle.

Q: Will I get a \$15.00 rebate every month?

A: No, if the surcharges charged to you do not total \$15.00 during your statement cycle, you will only get the amount of the surcharges, up to \$15.00. For example, if you have three ATM transactions in a statement cycle and you are charged a \$2.00 ATM surcharge at each transaction, you will receive a \$6.00 rebate at the end of the statement cycle.

Q: What is the difference between an ATM surcharge and an ATM Transaction fee?

A: An ATM surcharge is charged by the ATM owner for using their ATM machine. This fee is included in the debit that the ATM owner passes through to FCB. An ATM transaction fee is charged by FCB for going over the amount of free ATM withdrawals you are permitted during the statement cycle. This fee is calculated the last day of your statement cycle and entered to your account as a debit.

Q: Will I still be charged by FCB for exceeding the allowed ATM withdrawals?

A: Yes, service fees imposed by FCB will still be in effect.

First Account	Withdrawals 1-4 free	\$1.50 per withdrawal after 4
Command Account	Withdrawals 1-10 free	\$1.50 per withdrawal after 10
Money Market Account	Withdrawals 1-6 free	\$1.50 per withdrawal after 6
Commercial Account	Withdrawals 1-6 free	\$1.50 per withdrawal after 6

Q: How will I see the ATM surcharge rebate and ATM transaction fees on my account?

A: This hasn't changed. You will still see a credit on the last day of your statement cycle for the amount of any surcharge rebate. The same day you will also see a debit for any excessive ATM fees that will be charged to you.



Q: My rebate on my May statement is more than the total rebate amount of \$15.00. Why is this?

A: Since the effective date for the new rebate rules is May 1, 2009, any rebates on ATM withdrawals done prior to May 1 are calculated using the old policy and any rebates on ATM withdrawals done on or after May 1 are calculated using the new policy. For the May statement, if a Command Checking account had 10 ATM withdrawals all with a \$3.00 surcharge prior to May 1 it would get \$30.00 in rebates for the ATM transactions prior to May 1 (because it meets the maximum of \$3.00 each for 10 transactions under the old policy). If the same account also had 10 withdrawals after May 1 all with a surcharge of \$1.50, it would get \$15.00 (because it meets the maximum rebate amount of \$15.00 total for all transactions under the new policy). The total surcharge rebate for the May statement cycle would be \$45.00. If the account had the same transactions during the next statement cycle, it would get the maximum rebate amount of \$15.00 for the statement cycle.

Q: What if I think my surcharge rebate is wrong?

A: You may contact First Command Bank at 888-763-7600, Monday-Friday 7 a.m.-8 p.m. Central.

Q: How can I avoid a getting a surcharge from an ATM?

A: First Command Bank is a member of the nationwide, surcharge-free MoneyPass® ATM Network. If you choose to use a MoneyPass ATM, there will not be a surcharge added to your withdrawal by the ATM owner. Surcharge-free MoneyPass ATMs can be found at www.moneypass.com.

You can also avoid ATM fees altogether by getting cash back when making purchases at grocery stores, restaurants, and other merchants. At the register, simply swipe your card through the reader, select “debit”, and enter your PIN code. Request cash back and the entire amount will be deducted from your First Command Bank account in one easy step.

Q: Why wasn't I notified of this change?

A: The new ATM Surcharge Rebate policy became effective May 1, 2009. All March statements included a statement message explaining the new ATM Surcharge Rebate policy. All FCB clients with active e-mails were sent a message on April 21, a message was posted in OnCommand on April 27, and an Announcement was placed on www.firstcommandbank.com on May 1.

Q: Why did First Command Bank decide to make the change to the surcharge rebate?

A: First Command Bank does not have control over what surcharges other ATM owners charge. More and more ATM owners are charging surcharges that exceed \$3.00 per withdrawal. We feel that our clients will benefit by getting the full amount of their surcharges rebated as opposed to rebating only up to \$3.00 per withdrawal.