



Mastercard Automatic Billing Updater Opt-Out Notice

Millbury Savings Bank participates in Mastercard's Automatic Billing Updater (ABU), which provides you with a convenient updating service for your Debit Mastercard®. With ABU, when your card information changes for any reason—for example, your debit card is replaced due to a lost or stolen card, or your card's expiration date is updated—ABU lets participating merchants* receive your updated card information automatically with no interruption in service.

Only those participating merchants with whom you have either set up recurring payments or allowed your card information to be kept on file for future payments will have access to this service, which can include everything from phone companies, cable services, utilities, and insurance companies, to music and magazine subscriptions, gym memberships, and recurring charitable donations, just to name a few. It can also include online shopping sites that you have granted permission to keep your card information stored for future purchases.

In some cases, you may wish to exclude your debit card from this program. (For example, you may want to exclude your card if it was replaced to help cancel a recurring billing or membership with a merchant or if it had recurring fraudulent payments.) Therefore, we provide you with the ability to opt out of ABU if you choose. To do so, please complete and return the opt-out form below.

Remember, if you opt out of this service, you will be responsible for providing your new card information to merchants with whom you've set up recurring payments using your card. You also could incur additional fees from merchants if you do not provide your updated card information in a timely manner.

**Mastercard ABU is available only to participating merchants, who choose the frequency with which they check for updated payment information. To avoid late payments and penalties, check with your merchant to ensure your card information has been updated.*

Mastercard ABU Opt-Out	
Cardholder Name	
Today's Date	Last 4 Digits of Card No.
<input type="checkbox"/> I choose to opt out of Mastercard Automatic Billing Updater. In doing so, I understand that I will be responsible for providing updated card information to merchants for recurring payments, and that I could incur additional fees from merchants if I do not provide my updated card information in a timely manner.	
Cardholder Signature	