

Just Tap & Go[®]



Premier Banks is excited to announce an enhancement to our Debit Cards!

To better serve you, beginning November 5, 2025, all newly issued and reissued debit cards will include “Tap to Pay” functionality - offering a faster, contactless way to pay.

To support this upgrade, a system transition will occur from Friday, October 31st through Wednesday November 5th, 2025. Please review the important information below.

How am I impacted between Friday, October 31st and Wednesday, November 5th?

During this time:

- You can continue using your current personal and business debit cards.
- Transactions will operate with temporary stand-in limits.
- Premier Bank HSA debit cards will not be available.
- New card ordering will be paused until the upgrade is fully completed.

What are temporary stand-in limits?

While our system is being upgraded, your card will operate with the following daily transaction limits:

- Personal debit cards: \$750 for point-of-sale transactions, \$210 at ATMs
- Business debit cards: \$750 for point-of-sale transactions, \$210 at ATMs
- HSA debit cards: Will be unavailable for use during this period

These limits are temporary and will automatically revert to your standard limits after November 5th.

What should I do if I need to access my HSA funds between 10/31/25 and 11/5/25?

Please contact our HSA team to talk you through some options for payment or reimbursement, if you have already paid for an eligible medical expense. The HSA team can be reached by email at HSA@premierbanks.com or by phone at 651-855-1168.

Will I receive a new debit card before this transition?

No, your existing card will continue to work before and after this transition. Your card number and your PIN remain the same.

Will I receive a new card immediately after November 5th?

No, but you will receive a new Tap to Pay debit card when your current debit card naturally expires, per the expiration date on the back.

What is “Tap to Pay?”

Tap to Pay allows you to make purchases simply by tapping your debit card on supported merchant terminals at checkout without inserting or swiping the card. It’s fast, secure, and convenient. Just look for the))) symbol at checkout and tap your card to pay.

If the merchant’s terminal doesn’t support Tap to Pay, you can still insert your card and use the chip reader.

Is Tap to Pay secure?

Absolutely. It has the same protection as a chip payment. When you tap your Tap to Pay card, a cryptographic code that’s unique to the card and to the transaction is created using the tap to pay antenna that’s in the card. Therefore, the bank’s system can automatically detect and reject any attempt to use the same transaction information more than once and help prevent fraud.

What should I do if my card is declined during the upgrade or have questions?

If your personal or business card is declined during the upgrade window, please reach out to your local branch or email PBtapDC@premierbanks.com for Premier Bank customers or PBMNtapDC@premierbanks.com for Premier Bank Minnesota customers.

If you would like to receive a Tap to Pay card sooner than the natural expiration, you may request a new card be sent to you for a \$10 replacement fee by reaching out to your local branch, or by emailing us at PBtapDC@premierbanks.com for Premier Bank, and PBMNtapDC@premierbanks.com for Premier Bank Minnesota. Cards will be ordered when the transition has been fully completed.

For questions, please contact your local branch or email us at:

Premier Bank – PBtapDC@premierbanks.com

Andover, Blaine, Hugo, Maplewood, Osseo, Roseville, White Bear Lake, Woodbury

Premier Bank Minnesota - PBMNtapDC@premierbanks.com

Albertville, Bloomington, Faribault, Farmington, Hastings, Monticello, Northfield, Owatonna,
All Rochester Branch Locations

www.premierbanks.com

