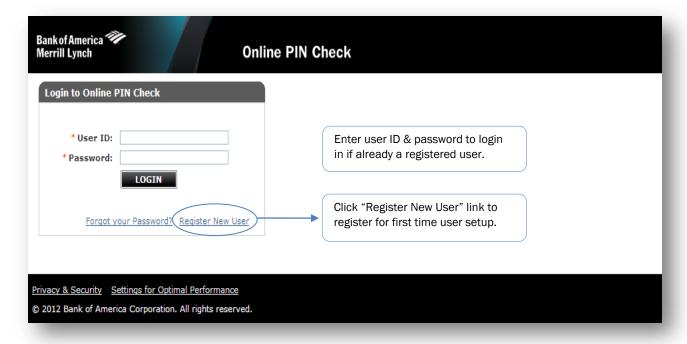


You're never without your PIN.

As you travel, you will find that Chip and PIN terminals are becoming more common and require the use of a Chip and PIN enabled card. To complete a purchase at these terminals, you will need to enter a PIN rather than provide a signature. The chip supplements the magnetic stripe on the card, providing you with greater access to points of sale and improved acceptance around the globe.

It is important that you remember your PIN and do not share with others. You can retrieve a forgotten PIN online at any time by visiting www.baml.com/PINCheck after a one time registration. The instructions below will help you get started.

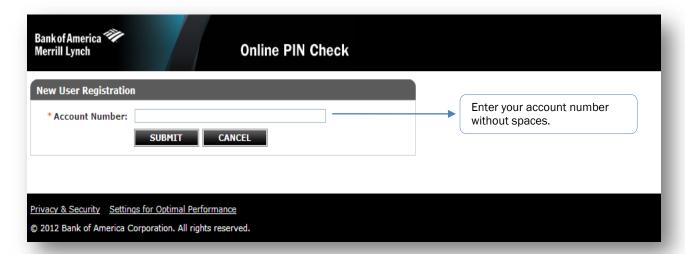
Cardholder Login Page



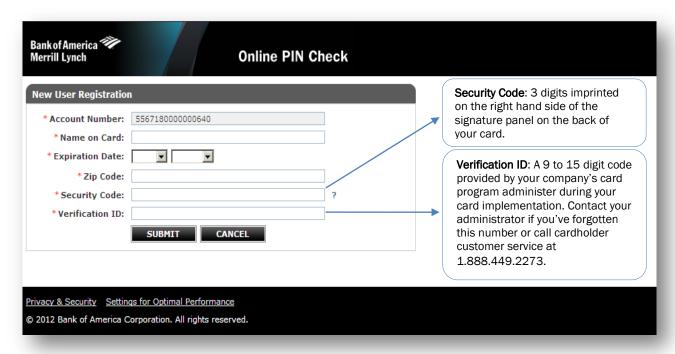
First-Time Registration

You'll need to register before gaining full access to the PIN Check site and retrieving your PIN.

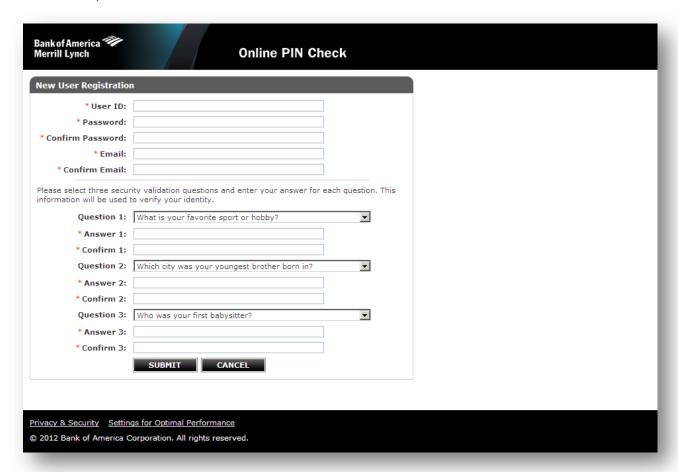
1. After clicking on the 'Register New User' link from the Login screen, enter your card Account Number and then click 'Submit'.



2. After entering a valid Account Number, you'll be required to provide additional account information to complete your registration and then click 'Submit'.



3. Next, you'll need to define your User ID, Password and select three security validation questions and answers. This information will be used to verify your identity. Once you have completed this section, click 'Submit'.

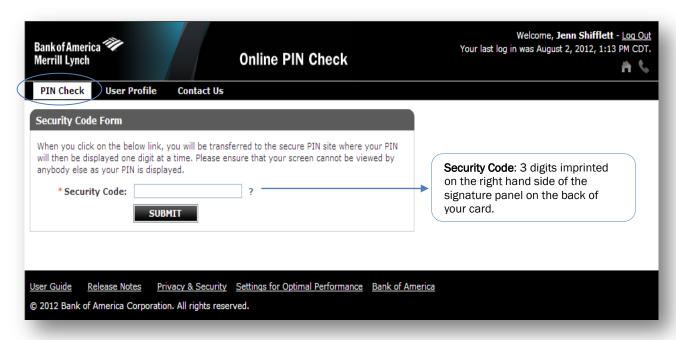


4. The final step in registering is to accept the Terms and Conditions.

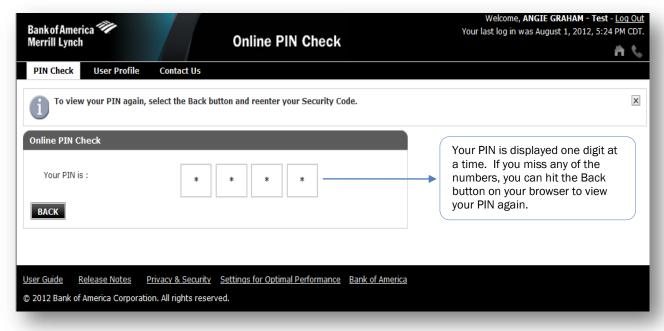
Retrieving Your PIN

Once your registration is confirmed, you will be able to view the navigation bar. Click on the 'PIN Check' tab to get started.

1. Enter your cards' security code and then click 'Submit'.



2. You will be transferred to the secure PIN site where your PIN will then be displayed one digit at a time. Please ensure that your screen cannot be viewed by anybody else as your PIN is displayed.



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