

July 2008

To Our Customers:

Taylor Bank is just one of many community banks fighting against debit card fraud. We recently installed a system that helps to mitigate fraud losses once the fraud begins. We are now concentrating our efforts to prevent debit card fraud before it happens.

**Effective August 15, 2008, Taylor Bank will begin blocking international debit card transactions.** As studies have revealed, blocking international transactions is one of the most effective means of deterring debit card fraud.

We acknowledge that this effort may inconvenience our cardholders who travel and use your debit card abroad. However, this small inconvenience may save you from a much larger inconvenience, should fraudulent transactions begin appearing on your bank statements.

**If you are planning a trip out of the United States, please notify us of your travel dates, and the countries you will be visiting.** We can have the block lifted on your card while you are abroad.

Thank you for your cooperation.

For more information about preventing fraud, we encourage you to visit our website at [www.taylorbank.com](http://www.taylorbank.com), or contact us at (410) 641-1700.

Calvin B. Taylor Banking Company