

DEBIT CARD CONVERSION FAQs

WHAT'S NOT CHANGING

- ✔ Your card number, CVV Code and Expiration date and physical card will all remain the same.
- ✔ Your PIN will remain the same.
- ✔ Your card will continue to carry the VISA logo once your current card expires and a replacement is issued.
- ✔ You will still have access to surcharge free ATM's and shared branch locations.
- ✔ Your recurring billing set up with your debit card will not be interrupted.
- ✔ Your card usage will not be impacted during the conversion period.

WHAT IS CHANGING

- ✔ Your rewards program will now be accessible from homebanking and you will now have the option for cash back rewards.
- ✔ You will need to create a new username and passcode with the new rewards program.
- ✔ You will be able to register your card with Apply Pay and Google Pay starting July 6th, 2021.
- ✔ The fraud center phone number will show up on your caller ID as 1-800-237-8990 and any text message sent to you from the Fraud Center will come from 96923. We recommend that you add these phone numbers to your contacts as "PAFCU Fraud Center".
- ✔ Card Valet will be deactivated, and you will be able to set up notifications and controls from the PAFCU app and home banking.
- ✔ You will now earn 1 point for every \$4 you spend with your debit card with the updated rewards program.

FAQS

Q: WHEN WILL THESE CHANGES GO INTO EFFECT?

- ✔ The conversion will take place 4/15/2021.

Q: WILL I STILL EARN REWARDS POINTS?

- ✔ Yes, you will still earn reward points on all debit and credit card purchases after the conversion on 04/19/2021. There will be a black out period on earning points from 03/31/2021-04/19/2021. During this time, you will not earn points on your transactions.

Q: HOW DO I EARN REWARDS POINTS?

- ✔ You will earn 1 point for every \$4 you spend with your debit card.

Q: DO I NEED TO ENROLL IN THE REWARDS PROGRAM?

- ✔ No, you are automatically enrolled and start earning points right away.

Q: WILL I LOSE MY CURRENT REWARDS POINTS?

- ✔ No, your existing points will carry over to the new program and will post to your account within 30 days of the conversion.

Q: HOW DO I ACCESS MY REWARDS INFORMATION?

- ✔ You can access your rewards by logging into your PAFCU home banking account. You will also receive a monthly electronic statement on the last day of each month.

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Q: WILL MY POINTS EXPIRE?

- ✔ Yes, points will expire after 24 months.

Q: IS CARD VALET GOING AWAY

- ✔ Yes, Card Valet will be replaced with “My Card Rules” which will be located in your PAFCU mobile app or online banking.

Q: WILL I BE ABLE TO TURN MY CARD ON AND OFF?

- ✔ Yes, you will be able to control your card in your PAFCU mobile app or online banking.

Q: HOW DO I ACTIVATE MY CARD GOING FORWARD

- ✔ You can activate any replacements cards in the PAFCU mobile app or by calling 1-800-290-7893

Q: WILL I GET A NEW CARD?

- ✔ No, you will continue to use your existing card.

Q: WHO DO I CALL IF I AM EXPERIENCING FRAUD ON MY CARD?

- ✔ If your card is blocked by the Fraud Center, you can call the Fraud Center at 1-800-237-8990 or respond to text message or email.

Q: WHO DO I CALL IF MY CARD IS LOST OR STOLEN?

- ✔ 1-888-297-3416

Q: WHAT ARE MY DAILY SPENDING LIMITS?

- ✔ \$1,500 for in person transactions
- ✔ \$1,000 for online transactions
- ✔ \$500 for ATM withdrawals

Q: WHAT DO I DO IF I NEED TO INCREASE MY LIMITS?

- ✔ You can send a message to the credit union when you log into your account online or your app or you may call us at 804-748-3081 ext. 9000.

Q: WHAT DO I NEED TO DO IF I AM TRAVELING?

- ✔ You can send a message to the credit union when you log into your account online or your app or you may call us at 804-748-3081 ext. 9000.