Contactless Debit Card Frequently Asked Questions

Q. When will I receive my new card?

A. As early as the last week in January and as late as the end of February.

Q. Will I receive a new contactless credit card too?

A. No, at this time you will only receive new debit contactless card. Contactless credit cards will come at a later time.

Q. Will my card number change?

A. No, your card number will remain the same. However, your expiration date and CVV code will be updated. If you have automatic payments set up on your debit card, please update your expiration date.

Q. Will my PIN number change?

A. It will remain the same, however, you can update/change your PIN during the activation process.

Q. Will my new debit card look different?

A: While the color of the card will be the same, card information such as your name, card number, expiration date and CVV code are printed on the back of the card.

Q. Will my old debit card still work once I activate my new Contactless debit card?

A. No, once you activate your new card, your old card will no longer work. Please destroy your old card.

Q. What are the benefits of a contactless debit card?

A. Your contactless debit card includes the latest chip technology including support for contactless transactions. It is a safer, faster and more secure payment option.

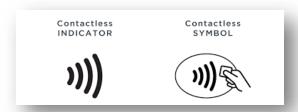
Q. How does this type of contactless transaction work?

A. Every chip and contactless transaction includes a unique code helping to protect you against fraud and keep your personal information safe. During this transaction, you will not need to enter your PIN, unless the merchant terminal requires one.

Q. What are the steps of use with the new contactless card?

A. Follow these instructions:

• Look for the contactless symbol on the payment terminal



- Tap your card on the front of the terminal
- Wait for a beep of green light before removing
- Follow instructions on the screen
- **Q.** How close do I need to be to the terminal for the card to read and work for the transaction?
- **A.** Contactless transactions only work within 1-2 inches from the point-of -sale terminal.
- Q. Do all terminals accept contactless card transactions?
- **A.** Most terminals accept contactless transactions. Please look for the contactless symbol to ensure the terminal you are using accepts these types of transactions.
- **Q**. I tapped my card but the card was not recognized or the transaction was declined. What does this mean?
- A. This response could mean a few things, please note the following:
 - a) Did you activate your new contactless card?
 - b) When tapping the card it may take a couple of seconds to recognize the card. You may have to hold the tap of the card a little longer on the terminal. Please allow 3 seconds.
 - c) The terminal you are at may be malfunctioning. Try inserting the card as you would a chip transaction.

For additional information, please call 800-634-6632.

