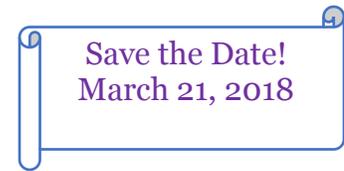


*Built from a strong foundation*



## Debit Card Upgrade

### Coming March 21, 2018: A New EMV Capstone FCU Debit Card!

Capstone Federal Credit Union has partnered with Fiserv to give you a debit card with enhanced security features, additional payment options and exceptional benefits.

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#### Why are you replacing my card?

Capstone Federal Credit Union is dedicated to providing you with the highest level of security and the latest banking technology. Chip card technology adds an extra layer of security to your debit card transactions when used at chip-enabled terminals, and greatly decreases the possibility that you will become a victim of debit card fraud.

#### What will CHANGE during this transition?

Because of the many features we're adding to your Capstone Federal Credit Union debit card, several important aspects of your debit card will change:

- Your debit card NUMBER
- Your debit card PIN
- Your debit card EXPIRATION DATE
- The look of your card

## What will STAY THE SAME during this transition?

- All details of your checking account (account number, access, etc.)
- Our 24/7 debit card fraud monitoring service
- ATM access and limits
- Worldwide debit card acceptance
- Capstone Federal Credit Union Customer Service

## Important Dates and Action Items

### When will this transition take place?

You should receive your new Capstone Federal Credit Union debit card between March 12, 2018 and March 21, 2018. For security purposes, you will have to setup a new PIN upon activation.

### Can I still use my old card?

Your current Capstone Federal Credit Union debit card will no longer work starting March 21, 2018.

### What should I do when I receive my new card?

You should sign the back of your card, activate it, and remember to update any recurring or automated payments you have set up using your old Capstone Federal Credit Union debit card with your new card number and expiration date to ensure continuous service.

### How do I change my online payments to be paid with my new card?

You should contact the merchant or search the merchant's website for instructions on how to update your method of payment. We highly recommend that you make these updates as soon as possible upon receiving your new card to ensure that the merchant continues to receive your payments with no interruptions.

## Conversion Troubleshooting

Please call Capstone Federal Credit Union Customer Service at 800-854-7125 Monday through Friday 8:00 a.m. to 4:00 p.m. if:

You do not receive your new Capstone Federal Credit Union debit card by March 21, 2018.

- You have trouble activating your new card.
- You have trouble selecting a new PIN for your card. Note: you can re-establish the same PIN that you had before if you wish.

If my new chip card does not work at a checkout terminal:

- Ask the merchant for assistance.
- Try to swipe the card instead; the merchant's terminal may not yet be chip-enabled, even though it has a slot to insert your chip card.
- Ensure that your card has been activated.
- Watch the terminal screen for instructions to ensure your card is inserted correctly.

## Your Card's EMV Chip Technology

In addition to a great new look, your new Capstone Federal Credit Union debit card includes secure EMV chip technology. The microchip that is embedded in your card makes your card safer than ever before and acceptable worldwide. We've also retained your card's magnetic stripe so you can use your card at both chip-enabled terminals and at those merchants that have not yet activated chip-card technology.

### How does chip technology decrease fraud?

When you use your Capstone Federal Credit Union debit card at a chip-enabled terminal, each transaction is approved using a unique encrypted authentication code which helps to prevent fraudsters from making additional purchases with stolen card data. In addition, the embedded chip makes chip cards extremely difficult to counterfeit and requires special equipment to read, which greatly decreases the probably of fraud due to counterfeited cards.

### How do I use my chip card?

For in-person transactions, chip cards are inserted "chip first" into the chip-enabled reader on the check-out terminal or ATM. You will leave the card in the terminal and follow the prompts on the screen, and remove the card when the terminal indicates that the transaction is complete. For online transactions, you'll use your Capstone Federal Credit Union debit card just like you do today.

## Can I still swipe my new debit card?

Yes. The magnetic stripe on your card will work on non-chip-enabled terminals and ATMs just as it always has.

## How do I know if I should swipe or insert my card into the terminal?

The merchant should be able to tell you if the terminal is chip-enabled, but when in doubt, insert your card. If the terminal is not chip-enabled, it will prompt you to swipe your card.

## Will I sign or enter my PIN when I use chip technology?

Your new Capstone Federal Credit Union debit card with chip technology is a "chip and signature" card, which means you might be prompted for a signature at chip-enabled terminals and ATMs. On some occasions you may be prompted to enter a PIN, such as when requesting cash back at a terminal or ATM.