

# SUMMIT RIDGE CREDIT UNION

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March 14, 2018

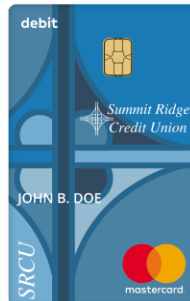
Dear SummitRidge Credit Union member:

SummitRidge Credit Union is pleased to announce exciting changes to your Debit Card! In April you will receive a new MasterCard Debit Card in the mail. This new card will replace your existing Visa Debit Card.

**You may begin using your new card on April 16, 2018.** Please do not destroy your existing card until April 16. A separate PIN mailer will be sent to you and is required to activate your new card. You will need to activate your new card before using it for MasterCard purchases. Simply follow the instructions included with your new card and begin making purchases once the activation is complete.

**Our new Debit Cards will come with built-in EMV chip technology.** These new cards are not only more secure – they're also easy to use. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If a merchant cannot accept chip transactions, simply swipe your card to pay.

**Summit Ridge Credit Union is offering you a new card design.** Enjoy the elegantly designed debit card every time you use your card.



**Extra Layer of Fraud Protection:** FraudWatch Plus is a system that effectively monitors potential fraud. FraudWatch utilizes neural network technology to efficiently and accurately identify potentially fraudulent transactions and alert us so we can take appropriate action. Alerts containing relevant information are delivered to us within minutes of creation, allowing us to take action quickly. This action may include our fraud analysts calling you to confirm whether certain transactions are fraudulent or not.

**Mobile Payments** – Always on the go? Coming in 2018, paying will be even easier with contactless payments including, Apple, Android and Samsung Pay's in-app payment options.

**IMPORTANT:** If you have used your existing SummitRidge Credit Union Visa Debit Card to pay for services that are billed directly to your card, such as Internet services, insurance, gym fees, etc., be sure to contact those vendors and provide your new MasterCard Debit Card number so that your service is not interrupted.

If you have questions about your new card, please call or visit SummitRidge Credit Union. We appreciate your business!

Sincerely,

SummitRidge Credit Union