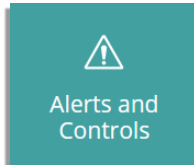


Card Management FAQ's and Quick Reference

Card Controls is now part of our Card Management feature in both MobileAccess+ and Online Access. Card Management provides options for you to turn your card On/Off, control or block your card for specific transaction types, as well as report your card lost or stolen, set travel notices, and more!



Alerts and Controls

Provides member the ability to control spending based on amount, merchant, location, etc.

Q: Why or when should I use the Alerts and Controls function?

A: Alerts and Controls is a feature that helps reduce the risk of unauthorized transactions and to control spending. It allows you to set parameters that you know you would never make. (Example: If you know you will not be making any foreign transactions, you can set this control to block foreign transactions, and all foreign attempts would be denied). If you have misplaced your card, Card Management also allows you to completely turn off your card which will prevent any transactions from posting until you locate your card and turn the card back on.

****Please note, turning off your card does not block scheduled recurring payments.**

Q: What types of controls are there?

A: You can turn off your entire card from ALL activity or you can set specific controls according to multiple categories. Alerts can also be set to notify you of any specific transaction type or amount. See Chart below.

Card Status On/Off	Description
Turn off	Will deny ALL activity *Turning off cards will not block recurring payments.
Merchant Type Set to On/Off to Decline Transaction or Send Alerts	<ul style="list-style-type: none">• Personal Care• Restaurants• Travel• Age Restricted• Others• Department Store• Entertainment• Gas Station• Groceries• Household
Transaction Type Set to On/Off to Decline Transaction or Send Alerts	<ul style="list-style-type: none">• Others• In-Store

	<ul style="list-style-type: none"> • Online • Mail/Phone Order • Auto Pay Recurring • ATM
Location Type Set to On/Off to Decline Transaction or Send Alerts	<ul style="list-style-type: none"> • Foreign Transactions
Spend Limits Set to On/Off to Decline a Specific Limit or Send Alerts	Decline based on amount set

Q: How long does it take for my selections to go into effect?

A: The selections are immediate whether you are creating a block or removing a block. These are made in real time.

Q: Can I be alerted when a block occurs?

A: Yes. In the Alerts and Controls tile, you can set up alerts for All Transactions, Preferred Transactions or Blocked Transactions.

Q: How will I receive my Alerts?

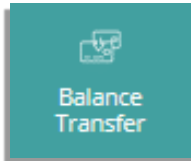
A: You can set your delivery preferences in Card Management under “**Notifications.**” You can choose text and/or email alerts.

Q: If I turn off my card, will this impact my recurring payments that I have set up?

A: Turning off the card in Card Management will NOT block any existing recurring payments. (i.e., monthly gym membership, monthly Netflix, etc.). Turning off the card in Card Management will impact only new authorizations that are attempted.

Q: Can I make changes to my selections on MobileAccess+ and in OnlineAccess?

A: Yes. No matter which method you use to either set a control or remove a control, they are effective immediately in both MobileAccess+ and OnlineAccess. Both methods always reflect the same settings. You cannot choose different selections for each method separately.



Balance Transfer

Allows you to move an unpaid balance from another credit card issuer to your Together Credit Union Credit Card.

Q: What can I expect after my Balance Transfer request has been submitted?

A: Once submitted, Together Credit Union will send payment to the third-party credit card issuer, and the amount requested will be charged to your Together Credit Union Credit Card. Please allow 1-2 cycles for your balance transfer to be fully processed. Processing times may vary, and all payments due must be made on time on both cards until the transfer is complete.

Q: How much can I transfer?

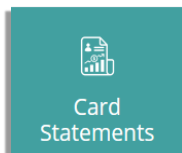
A: You may use your available credit to complete a balance transfer.

Q: Can I move balances between 2 Together Credit Union credit cards?

A: Balances can only be transferred to a third-party credit card issuer.

Q: Will I be charged a fee to complete a balance transfer?

A: No, our balance transfers are Free.



Card Statements

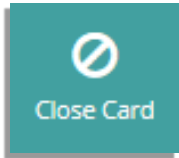
View or Download past statements showing credit card activity.

Q: How long are my credit card statements available?

A: From the date of enrollment for e-statements, the system will retain monthly statements for 24 months.

Q: Can I upload my credit card statement to Quicken or Quickbooks?

A: You can save your transactions to a CSV file, then upload into Quicken or Quickbooks.

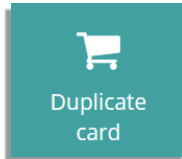


Close Card

Allows member to permanently close debit or credit card with no new replacement. Card is not lost or stolen.

Q: If I choose to close my card, what happens next?

A: Your card will immediately be closed, and any attempted transactions using the card will decline. You may safely shred your card and discard.



Duplicate Card

Requests a new replacement debit or credit card with the same card# to be shipped via postal mail.

Q: What should I do if my card is damaged? (Numbers fading, washed it accidentally, dog chewed the card, etc.)

A: You may request a duplicate to replace a card that is damaged. The card number stays the same, but the Expiration Date and CVV will change on the new card.

Q: If I order a duplicate credit card, will my current card still work?

A: Your current card will continue to work as normal until your new replacement card has been received and activated.

Q: How long will it take to receive my duplicate card?

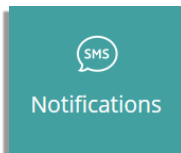
A: Mailed cards are delivered within 7-10 business days.

Q: If I order a duplicate credit card, will automatic payments be interrupted?

A: Automatic payments will carry over to the replacement card since the card number remains the same.

Q: If I order a duplicate credit card, will my recurring charges or monthly subscriptions be interrupted? (ie: Netflix, gym, etc.)

A: Merchants may require you to provide them with your new expiration date and security code to maintain your billed services. Failing to do so may cause the next recurring charge to decline.



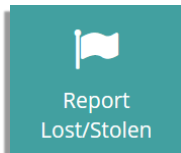
Notifications

Update how you wish to be notified of preferred card activity and alerts. (via text or email)

Q: How do I turn off my email/text notifications?

A: Once in Card Management within either the MobileAccess+ app or OnlineAccess, select Delivery Options. From there you can turn off your email or text notifications.

This only turns off alerts for Card Management.



Report Lost/Stolen

To add a block and prevent fraudulent activity on a credit or debit card that has been lost or compromised.

Q: When I report my card as lost or stolen, can I use my card?

A: Your card will be blocked so no charges can be made. A new card number will be issued and will replace your existing card number.

Q: What should I do if fraud has taken place on my lost or stolen card?

A: Select the lost or stolen card

Click on the Report Lost/Stolen tile

Click the “Yes” for Fraud

Click the RED “Report” button

The card is now blocked.

(continue reading for next steps to begin Fraud Claim.....)

If debit card fraud, contact us at 1-866-642-6105 to file a claim as soon as possible.

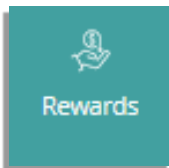
If credit card fraud, contact us at 1-866-605-5384 to file a claim as soon as possible.

**** Please Note:** A new card will only be ordered once a claim has been filed through the proper toll-free phone number.

(If no fraud, a new replacement card will automatically be ordered and delivered to you within 7-10 business days.)

Q: What happens next once my credit card is reported lost or stolen?

A: All balance, transactions, and history will transfer to a new card number. If a fraud claim is initiated by the cardholder, the fraud team will move the individual fraudulent transactions off of the new card and back to the old card while they investigate the fraud.

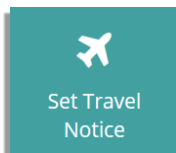


Rewards

Review or Redeem your earned Rewards balance(s).

Q: How do I redeem my Rewards balance?

A: Once redirected to your Account Summary, click your Rewards/Points balance located at the top right of your screen. You will then be redirected to the rewards site.



Set Travel Notice

To note your card with travel details when planning for purchases outside of your normal spending area. This reduces denied purchases that can occur due to suspicious activity.

Q: How far in advance do I need to post a travel notice?

A: You can set a travel notice up to one year in advance, one trip at a time.

Q: Can I add multiple travel dates coming up?

A: Only the most recent travel notice added will be effective and visible. You may click “View Travel Notices” in the upper right corner to see the travel dates you have created.

Q: Can I set a travel notice for specific cities?

A: The destination field only allows countries or states to be noted, but not cities or specified areas.

Q: Can I set a travel notice for multiple cards?

A: Yes. Click Set Travel Notice.

Click Add Cards.

Click the Box Select All or Select the card(s) you want to add.

Click Add Cards.

Help

Q: How do I access Card Management on my mobile app?

A: For Mobile, login and tap on the Card Management link located in (on) the credit card account tile or in the More menu.

Q: How do I access Card Management on the online banking site?

A: For Online/Web, login and click on the Card Management link located in (on) your credit card account tile or click on the Card Management link in the Additional Services menu.

Q: I am a first-time user and am presented with the Terms and Conditions page. When I accept, I get an error that says OOPs. What do I do?

A: Click on Accounts, then click on Card Management again. Once you refresh the page, the terms and conditions are acknowledged and the page for Card Management will be presented. This is due to the number of cards you have in our system.

Q: If I have questions about my debit or credit card, what number should I call?

A: Please start by speaking to our Contact Center at 1-800-325-9905.