

IMPORTANT CHANGES TO YOUR DEBIT CARD



CU Hawaii has partnered with MasterCard® to provide you with chip technology.



Get **BIG** protection in a tiny chip

CU Hawaii Federal Credit Union's debit cards now feature an embedded chip that improves security every time you make a purchase at a chip-enabled terminal. This tiny chip provides enhanced fraud protection by creating a unique code for each chip transaction, making it harder for fraudsters to counterfeit your card.

In the next few weeks you will receive your upgraded MasterCard® Debit Card with chip technology to replace your current Visa® Debit Card.

By Partnering with MasterCard® we are also able to offer you some exciting additional cardholder benefits, such as **Extended Warranty, Price Protection, Satisfaction Guarantee and Identity Theft Resolution Services**. More details about all of the benefits can be found on the back of this letter.

What will change, and what will stay the same:

- ✓ Your personal Identification Number (PIN) will NOT change. You will be able to use your current PIN from your Visa® Card with your NEW MasterCard®.
- ✓ **Your new card will need to be activated prior to first use.**
- ✓ If you utilize your card for recurring monthly bill payments, please remember to notify any merchants when you begin using your new card.

We value your membership and thank you for being a part of CU Hawaii Federal Credit Union. If you have questions about your new card please call us at 933-6700, toll free 1-800-933-6706, or stop by the branch nearest you.

Sincerely,

CU Hawaii Federal Credit Union



CU Hawaii
FEDERAL CREDIT UNION

Answers to additional questions you may have

Why are you replacing my existing card with a new MasterCard® Debit Card?

We've partnered with MasterCard® to better serve you. Your replacement card will allow us to provide you with uninterrupted service as we work with MasterCard® to enhance the benefits and services available to you as a valued CU Hawaii Federal Credit Union member.

What are some of the benefits I will enjoy?

In addition to worldwide acceptance at millions of locations and account access at ATMs, you will receive benefits that will be further described in the Guide that accompanies your new card. Among these are:

Extended Warranty

doubles the original manufacturer's or store-brand warranty on eligible purchases for up to 12 months when you pay for eligible items with your CU Hawaii MasterCard.*

Price Protection

reimburses you the price difference on eligible items should you find a lower price within 60 days from the date of purchase when you pay with your CU Hawaii MasterCard.*

Satisfaction Guarantee

provides up to \$250 per product, if you become dissatisfied with a product within 60 days of purchase and the merchant will not accept a return.*

Identity Theft Resolution Services help you with credit bureau notification and card replacement should you become the victim of identity theft.

Zero Liability† in the event that your card is used to make unauthorized purchases – whether made in a store, by phone, or online – you won't be held liable.

Where can I use my new MasterCard® Debit Card?

Your new card offers unsurpassed acceptance for purchases at millions of places wherever MasterCard® is accepted, such as restaurants, gas stations, doctors' offices, department stores, home improvement stores, airlines, hotels, and online merchants. You can use it at both magnetic stripe and chip-enabled terminals.

What should I do about charges automatically billed to my old card?

You must provide your new card number and expiration date to companies (like online service providers, newspapers, or the phone company) that automatically bill your card.

So what do I do now?

Watch for your new MasterCard® Debit Card to arrive within the next few weeks. Activate your new card, and begin using it wherever MasterCard® is accepted. Sit back and enjoy the upgrade.

* Certain terms, conditions, and exclusions apply. Contact CU Hawaii Federal Credit Union for complete coverage terms and conditions or call 1-800-MC-ASSIST (1-800-622-7747) for assistance. Valid for CU Hawaii Federal Credit Union MasterCard®

† Certain restrictions apply. Please see www.mastercard.us/zero-liability.html for more details.

