

visa®

debit card makeover



 **service1st®**
Federal Credit Union | Friends you can bank on.

member
resource guide

what you'll find inside:

This Summer your Service 1st Visa[®] Debit Card is getting a makeover.* There are no fancy new hairstyles or wild outfits, but we're pretty sure you'll like the confidence that comes with the added features you'll have as part of this update. The conversion of Service 1st Federal Credit Union's Visa[®] Debit Cards is scheduled to occur on **Wednesday, September 15, 2021**. We've partnered with a new processor to provide you added security features, more convenient payment options and the flexibility of a contactless card.

This guide outlines important dates, card benefits and addresses some questions you may have.

- **Communication Timeline - page 1**
- **Member Resources and Reference Materials - page 2**
- **Debit Card Benefits- page 3**
- **FAQs - page 3**

*Debit cards are also known as check cards.



mark your calendars

We want to make sure you are informed every step of the way. Below are a few dates to keep in mind as we get closer to you receiving your new card.

- **The week of August 16, 2021**, you will receive a letter/email highlighting the benefits of the card and directing you here to our online guide, which further explains the benefits and includes more FAQs.
- **Beginning August 16, 2021** – Watch your mailbox! Your new card will be on its way!
- **September 14, 2021** – This is the last date to use your current card.
- **September 15, 2021** – This is the first day you can activate your new card by calling the number on the sticker. **Please stay on the line once you've completed the activation process to set your PIN.** Once you have completed this, you may begin using your new card.
- **September 16, 2021** – You will be able to use the following mobile payment systems: Apple Pay®, Google Pay® and Samsung Pay®. Fitbit Pay® and Garmin Pay® are coming soon.



Member Resources and Reference Materials

(click items below to view)

Visa® Debit Card

- [Card Carrier](#)
- [Insert that will be included with carrier at the time of reissue](#)
- [Newsletter](#)



New Visa® Debit Card



Old Debit Card

check it out | debit card benefits

- **It's contactless!** With a contactless, or touchless card, you can now choose to insert, swipe, tap or simply hold your card over a contactless enabled terminal to complete a transaction.
- **Smooth!** Your new card will feel smooth. This card is not embossed for added security. And your name and card number are located on the back for additional privacy.
- **New card number and expiration date!** To help ensure this is a smooth transition, remember, you will need to contact all merchants with which you have automatic transactions established and provide them with your new card number and expiration date.
- **Mobile Pay ready!** Combine the power of your mobile device with the flexibility of your new debit card. You'll now be able to use your card with the following mobile payment systems: Apple Pay[®], Google Pay[®] and Samsung Pay[®].

faqs

General

1. Q. Can I still use my card at ATMs?

1. **A. Absolutely!** To find a surcharge-free ATM near you, use our locator tool. Simply visit <https://service1.org/find-location> to get started.

2. Q: Why is Service 1st issuing new Visa[®] Debit Cards to current cardholders?

2. **A:** In an effort to continuously improve the products and services we offer, the credit union made the decision to enhance our current debit card program.

3. Q: When will this change occur?

3. **A:** Service 1st will mail out new Visa[®] Debit Cards beginning August 16, 2021. The first day you can activate and use your new debit card will be Wednesday, September 15, 2021.

4. Q: Will the new card look the same?

4. **A:** No. The new Visa[®] Debit Card will have a fresh new look! Please see page 2.

5. Q: Will my card number change?

5. **A: Yes.** As part of this update your card number and expiration date will change.

6. Q: What should I do once I receive my new card?

6. A: On or after Wednesday, September 15, 2021, activate your new Visa® Debit Card by calling the number found on the sticker on the front of your new debit card. The new debit card will not work prior to the September 15, 2021 activation date.

7. Q: What if one of the cards on my account is lost/stolen?

7. A: To report a card lost or stolen, call our Contact Center at 800.562.6049 or log in to the Service 1st Card App.

8. Q: In the past, if we were planning a trip, we'd call to add a note to our account. Can we still do this?

8. A: Yes! Now it's even easier. Logging in through the Service 1st Card App, each cardholder has the ability to set a travel note associated with their card number.

9. Q: Do I have to request a new Visa® Debit Card?

9. A: No. You do not need to request a new debit card; unless, you received an inactive card notice. In that case, for your security, you weren't automatically reissued a new card.

10. Q: Are there costs or fees associated with replacing my current Visa® Debit Card?

10. A: There is no fee associated with getting your new debit card.

11. Q: How long can I continue to use my current Visa® Debit Card?

11. A: You may continue using your Visa® Debit Card until Tuesday, September 14, 2021. After that date, all activity will be discontinued on the old card. You will need to begin using your new Visa® Debit Card, on or after Wednesday, September 15, 2021. Once you have successfully activated your new debit card, destroy the old debit card by cutting it up or shredding it.

12. Q: I have merchants that charge my Visa® Debit Card monthly. Will I have to notify those merchants? (Ex. Netflix, insurance companies, Amazon, Apple, utilities)

12. A: Yes. Effective 9/15/21, you will need to contact all merchants you have automatic charges established with for your current card and provide them with the new card number and expiration date. This information will not be transferred to your new card.

13. Q: Will the Member Service number remain the same?

13. A: For questions or concerns regarding your debit card, please call our Contact Center at 800.562.6049.

14. Q. How can I select a PIN on my card since I didn't receive one in the mail?

14. A. There will not be a PIN mailer with the reissue. PIN Now is a new feature that will allow you to set your PIN. You should set your PIN during the activation process/ before you hang up from the call to activate your card. There will be a PIN Now verification process. You will need to know the following information and confirm 3 out of 3 to change/update the PIN.

The PIN Now Phone Number is: 888.886.0083.

- 1 - CVV code
- 2 - Last four (4) of SS#
- 3 - The zip code on your account

15. Q. What do I need to know to activate my account?

15. A. When you call 800-631-3197 to activate your card, you will also need to verify the following:

- 1 - The phone number on file
- 2 - The middle two numbers of your Social Security Number
- 3 - Date of birth (mm/yy)

If you call to activate your account from a number that is not on file, or if you fail the verification process mentioned above, you will be directed to a live representative and will need to verify two of the three.

- 1 - Date of birth (mm/dd/yy)
- 2 - Home phone on file
- 3 - Mother's maiden name

Fraud Alerts

16. Q. What number should I call if I don't want to return the call to the Automated Fraud Alert system?

16. A. You can call 888.918.7313 or 855.553.4290. Both numbers will provide assistance.

17. Q. What activity is addressed when the cardholder responds to the Fraud Detection Center?

17. A. The live agent will review the activity in question for the transaction pertaining to only the cardholder returning the call.

This pertains to the Visa® Debit Card only.