

Contactless Debit Card

Frequently Asked Questions

Q. Who will receive a Contactless Debit Card?

A. Members who request a replacement card due to lost/stolen/damaged card, members who walk into a branch for an Instant Issue card and new members after 1/25/21.

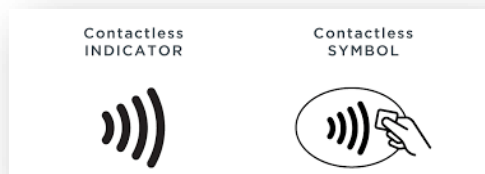
Q. How does this type of contactless transaction work?

A. Every chip and contactless transaction includes a unique code helping to protect you against fraud and keep your personal information safe. During this transaction, you tap and pay at the terminal. You will not need to enter your PIN, unless the merchant terminal requires one.

Q. What are the steps of use with the new contactless card?

A. Follow these instructions:

- Look for the contactless symbol on the payment terminal



- Tap your card on the front of the terminal
- Wait for a beep or green light before removing
- Follow instructions on the screen

Q. How close do I need to be to the terminal for the card to read and work for the transaction?

A. Contactless transactions only work within 1-2 inches from the point-of-sale terminal.

Q. Do all terminals accept contactless card transactions?

A. Most terminals accept contactless transactions. Please look for the contactless symbol to ensure the terminal you are using accepts these types of transactions.

Q. I tapped my card but the card was not recognized or the transaction was declined. What does this mean?

A. This response could mean a few things, please note the following:

- a) Did you activate your new contactless card?
- b) When tapping the card it may take a couple of seconds to recognize the card. You may have to hold the top of the card a little longer on the terminal. Please allow 3 seconds.
- c) The terminal you are at may be malfunctioning. Try inserting the card as you would a chip transaction.

For additional information, please call 800-634-6632.