

# Frequently Asked Questions

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## Q: Why am I receiving a new debit card?

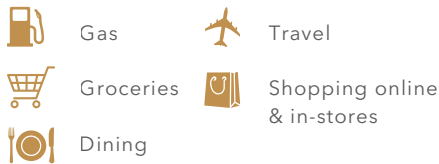
A: Limestone FCU is moving from MasterCard to Visa, to provide added debit card features and benefits. We hope you'll enjoy the enhanced services of Visa.

## Q: Have my rewards changed?

A: No. Your rewards program, including your balance, is staying the same. You'll continue to earn 1 pt. for every \$2 spent using your debit card on all qualifying purchases.

## Q: Where can I use a Visa Debit Card?

A: You can use your Visa Debit Card to make purchases online and even pay monthly bills. Use it at millions of merchant locations around the world, including:



## Q: What if I returned something I purchased with my old debit card?

A: No worries, all returns will be posted to your account 180 days following the conversion until 05/31/2024.

## Q: What do I do with my old debit card?

A: Please shred your old debit card, these will be deactivated on December 1, 2023 (this date is a placeholder and subject to change).

## Q: Is my debit card number changing?

A: Yes, your new Debit Card comes with a new card number, expiration date, PIN, and security code.

## Q: Can I still access my account at the ATM/ITM?

A: Yes. You will be able to use your Visa Debit Card at the ATM. PIN activation instructions will be provided in your Visa activation welcome letter.

## Q: Will I have to update all of my recurring transactions such as subscriptions, auto pays, etc.?

A: Limestone FCU is using an auto updater to update account numbers with most merchants. We cannot guarantee that all merchants will accept this method however this will reduce the amount of manual entry for members. Please make sure you activate your new card by December 1, 2023 (this date is a placeholder and subject to change) to make sure your account is included in the auto updater.

## Q: Will I keep my current benefits?

A: Your new debit card comes with comparable benefits from Visa, so you'll still enjoy all the things you count on like our LFCU Rewards U Program. Plus, you get benefits like Visa's Zero Liability Policy\*, Real-Time Fraud Protection and more.

## Q: Can I keep track of how much money is coming out of my checking account?

A: Yes. You can keep track of your balance with our Online Banking and Mobile App. Your monthly checking account statement will detail all of your Visa Debit Card transactions, including where and when each purchase was made.

## Q: If I plan to travel, do I need to let VISA know?

A: Our fraud system will text and email you with any suspicious card activity. Please ensure all of your contact information is up to date with LFCU.

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## Q: What about my daily limit?

A: Your current daily dollar and transaction limits will remain the same (SIG Transactions \$2,500.00 and PIN Transactions \$1,020.00)

## Q: Will my auto pays tied to my Mastercard Debit Card Number transfer to my new VISA Debit Card Number?

A: We we are using an account updater to assist with the transition, however this will only work with merchants who participate in this service. Some examples are Progressive, State Farm, AAA, Netflix, etc.

Talk to a team member for specific participating vendors/merchants.

## Q: If I lose my debit card or it's stolen, who do I call?

A: To report a lost or stolen VISA Debit Card, call 906-341-5866.

## Have more questions?

Contact our Member Services and we'll do our best to answer any questions you have about the transition to Visa Debit Cards.



906-341-5866



906-341-5866



memberservice@limestonefederal.com

## Activate your Visa Debit Card before December 1, 2023.

(this date is a placeholder and subject to change)

## Contact Member Services

### SERVICES INCLUDE:

- Assist with Debit Card activation
- General questions
- Issues accessing account funds



### NEED QUICK ANSWERS TO YOUR QUESTIONS?

Text us at 906-341-5866!

We want to thank you in advance for your patience and understanding while we work through this upgrade. Wait times in our lobbies and drive thru may be longer than normal as we assist members with our new products and services.

Empowering our members to achieve *financial independence.*



Limestone Federal Credit Union

906-341-5866 | limestonefederal.com | lfcu@limestonefederal.com

Text us at 906-341-5866. We'd love to hear from you.

NMLS#405435

