



# VISA

## Transition Guide for members & employees

### A message from the CEO

We are excited to announce our upcoming brand conversion to VISA Debit Cards. We understand that this transition may cause some inconvenience, and we genuinely appreciate your patience as we navigate through this process. Once the transition is fully implemented our members will have access to the numerous advantages associated with the VISA brand.

Our team is eagerly looking forward to the switch, as it will bring forth a host of enhanced benefits, including seamless loyalty rewards, convenient tap-to-pay functionality, compatibility with Apple, Samsung, and Google Wallets, and an overall improved member experience. In preparation for this project, our team generated this communication as a tool to provide important information for a smooth transition. Look for important dates, tips, answers to the most commonly asked questions, and details on a chance to win \$500.00\* (see \$500 Cash Giveaway disclaimer on Page 4).

Thank you for your understanding and cooperation as we embark on this exciting journey together.

What should I expect?

In October, all debit card holders will receive a new VISA Debit Card via the US Mail.

CEO, Limestone Federal Credit Union



### \$500 Cash Giveaway\*

Prior to December 1, 2023\*, we're giving away five (5) \$500 cash prizes to a few lucky members! More details on pg. 4.

\*See \$500 Cash Giveaway disclaimer on Page 4. The December 1, 2023 date is a placeholder and subject to change.



### Important Dates

Limestone FCU has created a timeline for our members and staff to keep everyone informed on our transition from MasterCard to Visa Debit Card.

*Beta Group Receive Debit Cards:	October 12, 2023
Members Receive Debit Cards:	November 1, 2023
Last Day to Activate Debit Card:	December 1, 2023

(this date is a placeholder and subject to change)

Please note, all Limestone FCU members must activate their Visa Debit Card(s) by December 1, 2023 (this date is a placeholder and subject to change). After this date, your MasterCard will no longer be active or serviced by Limestone FCU. \*Members will receive their cards via U.S. mail.

# Why we're switching to Visa?



## Security & Protection

Visa helps prevent, detect and resolve fraud for cardholders:

- ✓ The Visa Zero Liability Policy ensures cardholders won't have to pay for unauthorized purchases if their cards are lost or stolen.
- ✓ Real-Time Fraud Monitoring means cardholder accounts are screened 24/7.
- ✓ The embedded chip in your debit card generates a one-time code that is virtually impossible to counterfeit.
- ✓ A unique 3-Digit Security Code on the back of every debit card helps verify that the cardholder is in possession of their card when shopping online or by phone.

## New Functionality

### Tap2Pay

Members will now have access to Tap2Pay on Apple, Google, and Samsung mobile devices.



### Digital Wallets

Members will now have access to Digital Wallets on Apple, Google, and Samsung mobile devices (coming shortly after you receive your Visa Debit Card - stay tuned).

Apple | Google | Samsung



## Travel

Cardholders can use their Visa Debit Card for purchases at millions of places around the world or to access local currency at ATMs.

Make sure all of your contact information is updated at LFCU to ensure our fraud services can text, email, or call if there is suspicious account activity.

## FAQs

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

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

### 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: Is my LFCU membership number changing?

A: No. Your LFCU membership account number will remain the same.

## New Mobile App Functionality

In connection with this transition, we are upgrading our mobile app to add rewards and redemptions all in one convenient location.



Visit [bit.ly/lfcu-mobile-app](https://bit.ly/lfcu-mobile-app) to download our mobile app.

## FAQs

**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 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)



## Tap2Pay

Apple | Google | Samsung

Members will now have access to Tap2Pay on Apple, Google, and Samsung mobile devices.



## Widely Accepted!

More and more merchants and businesses now accept Visa Debit Cards for bill payment.

For cardholders, this means added convenience and greater financial control because they never have to deal with the hassles of buying stamps or writing checks and waiting for them to clear.



### NEED BUDGETING ADVICE?

Text Member Services  
906-341-5866

## Visa Offers FANTASTIC Rewards

Gain access to a wide variety of offers and deals, including food and wine, shopping, sports, entertainment and more with your Visa Debit Card!

Visit [usa.visa.com/en\\_us/visa-offers-and-perks/](https://usa.visa.com/en_us/visa-offers-and-perks/) to explore the rewards program offers and deals.

Note: Members will still have access to the same great rewards that we currently offer through LFCU Rewards U.

# How-to activate your debit card?

Members will receive a Visa Debit Card in the mail. This new card will need to be activated. Once activated, you will have the ability to fully use your card.

1. Wait for your card to arrive in the mail.
2. Once your card arrives, open the letter and follow the directions to activate the card, including choosing your own PIN.
3. Once you've activated your card, use your card at least once to make sure you are entered in one of our drawings to win \$500.00\* (see \$500 Cash Giveaway disclaimer at the bottom of page 4).

Please keep in mind that you will still have access to your MasterCard Debit but only until December 1, 2023 (this date is a placeholder and subject to change). After this date, your MasterCard will be deactivated.

## Steps to take before December 1, 2023:

(this date is a placeholder and subject to change)

We know that switching your debit card can be an inconvenience so we've created a checklist of items for you to follow to ensure a smooth transition.

It's important to update your card number in the following areas before December 1, 2023 (this date is a placeholder and subject to change), so you don't run into any issues during the process.



## Debit Card Transition Checklist

While we are using an auto updater to assist with account updating; this is dependent on the due date, date of activation, and merchant acceptance.\*

- Make a list of all subscriptions and recurring charges.
- Monitor your account to make sure these items post to your account once you've activated your new card.
- Update your card in your Apple, Samsung, or Google Wallet but keep your current bank statement (access coming soon - up to 90 day wait).

\*Limestone FCU is not responsible for the non-posting of any recurring transactions associated with this update. Members are encouraged to monitor their accounts during the conversion to ensure proper payment of preauthorized transactions. Members who activate their card after 12/01/2023 (this date is a placeholder and subject to change) may not be included in the account updater service and may have to manually update all recurring payments.

## You could win \$500...

### Just for activating your Visa Debit Card

Prior to December 1, 2023 (this date is a placeholder and subject to change), we're giving away five (5) \$500\* cash prizes to a few lucky members! Once your new Visa Debit Card arrives, all you have to do is activate it and use it once to be entered to win. It's that easy!

\*In order to win, you must be a member of Limestone Federal Credit Union and at least 18 years of age. This offer is only available for a limited time and LFCU has the right to withdraw it at any time. Winners have seven (7) days to claim and pick up their cash prize at one of our locations. Winners will be contacted via their contact information that we have on file after December 1, 2023 (this date is a placeholder and subject to change).

# 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:



Gas



Travel



Groceries



Shopping online  
& in-stores



Dining

## 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.

# Frequently Asked Questions

## 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

