

### Dear DFDFCU Membership,

I would like to thank everyone for their patience as we continue to work through an extremely large credit card conversion.

Please take the time to read some important updates below:

## **Problems With Card Activation (Alert)**

The majority of activation problems we have seen today come from member information that has not been updated. Retailers and their processors use different identification procedures. If you have not updated your phone number or address with us recently you may be running into problems activating. If you believe your information is updated and are still having activation problems, you can call into the main DFDFCU number – 303.228.5300, and select option #3. This will send you to the 24/7 call center where a banker can help you with activation. I have called in several times today with members, and while the wait time is a bit long due to the extra activity, I have been extremely pleased with the professionalism and ability to solve problems shown by the team.

### Seeing Your Credit Card In Digital Banking (Reminder)

We are working diligently with our Online Banking provider to add direct links from Digital Banking to your credit card information. With this single sign on, you will be able to see all of your card info. To be honest, our provider has admitted the delay is their mistake and they are also working hard to provide the necessary solution. At this time, we are anticipating a Friday March 3<sup>rd</sup> roll-out, if there are no problems. In the next several days DFDFCU will introduce CardNav – which will replace CardValet for your CREDIT CARD, this app will allow you to manage your credit card on your mobile device.

# Adding Your Credit Card To Apple Pay®, Google Pay®, and Samsung Pay® (Alert)

Adding your card to Apple Pay®, Google Pay®, and Samsung Pay® will be delayed for several days as DFDFCU works with CO-OP to become approved for deployment.

#### Fraud Text & Email Notifications (NEW)

If our system suspects fraud is occurring on your account, a text message will be sent to your mobile device on record. If you do not have a mobile device, an email message is sent instead. If you have neither a mobile number or email on record, a direct call will be attempted to a number on record.

Once you receive your fraud text alert, you can reply with "Y" or "N" to indicate if the transaction is fraudulent. If you indicate "Y" you will be direct to call the Fraud Detention Department and an immediate block is placed on your card. If you indicate "N", the fraud hold will be removed from your card.

I will send out additional updates as we fully complete the conversion over the next few days. I will continue to try and make all updates short and sweet for everyone to review quickly.

Michael Kerr President/CEO