

Attention All Debit Cardholders

MMCCU is excited to announce that we will be converting our debit card processing system to FIS Payment Solutions. **This conversion will occur from Midnight until approximately 8 AM on Monday August 6, 2018.**

You will enjoy many enhancements that this new platform has to offer. One key component of this conversion will be the EMV CHIP enhancement. Like traditional magnetic stripe cards, EMV debit cards require either a signature or a PIN. However, unlike the traditional cards, EMV card verification supports the unique transaction code generated by the chip in order to authenticate its user. In addition, EMV cards go above and beyond by “hiding” sensitive card information from would-be data thieves.

### **IMPORTANT INFORMATION ABOUT THE UPCOMING CONVERSION**

In late July you will be receiving new cards, along with a new PIN which will be used **AFTER** conversion. We ask that you activate your new card immediately after you receive it – **even though you will not be able to use it until after 8 AM on August 6<sup>th</sup>**. Activate your card by calling our FIS processing center at 1 800 543 5073, using your Social Security Number. **Your new card will become available for transaction processing at approximately 8 AM on Monday August 6<sup>th</sup>** and will look like this ~



In the meantime, continue to use your current MMCCU (green marble) debit card through August 5<sup>th</sup>. During this conversion time (approximately August 4 through August 10) **do not rely solely on debit card access** as debit processing may be interrupted periodically during the data communication cutover. Have alternate methods of payment available should there be a disruption in debit card service. Once your NEW card has successfully been used at a merchant or ATM, you can destroy your OLD card.

Cardholders with **current cards expiring in June or July, 2018**, you will be receiving reissued cards as usual. Because of the conversion process, please activate those cards immediately after receipt. Also, if you’ve recently received reissued cards that have **not** been activated, please do so immediately. This will facilitate a smoother conversion of your card data.

**IMPORTANT** - Be sure to update online accounts and merchants with whom you have automatic payments using your debit card. These are identified on your statement as POS recurring transactions. You’ll need to provide them with your NEW debit card number and expiration date for continued automatic transactions.

As with any conversion, the above timeline is our best estimate. The board of directors and staff appreciate your patience during this process. Please contact us at 715-387-8686 if you have any questions or concerns.

Thank you

Sue Fruehbrodt  
Senior Vice-President, Operations