

On June 22, 2020, we'll be upgrading to a new debit card and fraud alert system to enhance your banking experience. We will also be conducting system maintenance on our ATMs between June 22, 2020 through July 9, 2020. Please review the important information below that will help you transition with minimal disruption.

### What You Need to Know

<p><b>Between Now and Monday, June 22, 2020</b></p>	<p>Your Contact Information</p>	<p>Prior to Monday, June 22<sup>nd</sup>, if you are an Online Banking user, you should check to see if your contact information is up to date. It is important to keep your contact information as updated as possible in case we need to contact you. Our new robust fraud system will text, email and call cardholders if fraud is suspected. You may update your contact information when you are logged in to Online Banking</p> <p>Don't have access to Online Banking? Get started <a href="#">here</a>.</p>
<p><b>Monday, June 22, 2020</b></p>	<p>Debit Cards</p>	<p>You will be able to make purchases with your debit card and make withdrawals and deposits at ATMs during the system upgrade. Please know that during this upgrade, other ATM transactional features will be limited.</p>
	<p>Fraud Alert System</p>	<p>To continue to further protect your account from being exposed to fraud, First Citizens' is enhancing our system which monitors debit card transactions for potentially fraudulent activity through a Fraud Detection Program. With this upgraded service, fraud specialists watch for suspicious card activity on your account 24/7, 365 days a year. As a result, when transactions occur that are not consistent with your usual card activity, <b>you will receive a text, email or call to validate the legitimacy of your suspect transactions from our Detection Center</b>; sometimes even while the transaction is happening. <a href="#">Learn more about this service and how we will contact you by clicking here.</a></p>
<p><b>Monday, June 22 through July 9, 2020</b></p>	<p>ATM/ITMs</p>	<p>First Citizens; Federal Credit Union ATMs and ITMs will be in service during the system maintenance. You will be able to make withdrawals and deposits at our ATM/ITM locations. Please note that during this timeframe, other ATM features will be limited.</p>

#### Have Questions?

Visit [www.firstcitizens.org](http://www.firstcitizens.org)

Call 1-800-642-7515 or Chat with us online by visiting [www.firstcitizens.org](http://www.firstcitizens.org)

## Frequently Asked Questions

**1. Why is the Credit Union upgrading its system?**

The enhanced system will enable us to serve you better. As part of our commitment to improving our members' banking experience, we are upgrading our debit card and fraud systems as well as conducting system maintenance on our ATM/ITM locations. These upgrades will continue to help us minimize your exposure to risk and the impact of any fraudulent activity on your bank accounts.

**2. Do I need to do anything to prepare for the system enhancement?**

Prior to Monday, June 22<sup>nd</sup>, if you are an Online Banking user, you should check to see if your contact information is up to date. It is important to keep your contact information as updated as possible in case we need to contact you. Our new robust fraud system will email, text and call cardholders if fraud is suspected. You may update your contact information when you are logged in to Online Banking or call us at 1-800-642-7515.

**3. Will I be able to access my accounts while the upgrade is happening?**

Yes, you will be able to access your accounts via online, mobile and telephone banking. You will be able to make purchases with your debit card where VISA® is accepted and make withdrawals or deposits at ATMs during the system upgrade. Please know that during this upgrade, other ATM transactional features will be limited.

**4. Will my debit card work during the upgrade?**

Yes, your First Citizens' debit card will be operational during our upgrade. You will be able to make purchases with your debit card where VISA® is accepted and make withdrawals or deposits at ATMs. Please know that during this upgrade, other ATM transactional features will be limited. Please contact the credit union if you are planning on spending more than the daily limit and we can help you with an alternate form of payment. First Citizens' will continue to monitor purchases on your debit card and notify you of any suspicious activity. With this upgraded service, fraud specialists watch for suspicious card activity on your account 24/7, 365 days a year. As a result, when transactions occur that are not consistent with your usual card activity, ***you will receive a text, email or call to validate the legitimacy of your suspect transactions from our Detection Center***; sometimes even while the transaction is happening.

**5. Will I have access to First Citizens' ATMs during the system maintenance?**

Yes, you will have limited access to our ATMs during the system maintenance. You will be able to make withdrawals and deposits at ATMs during the system upgrade. Please know that other ATM transactional features will be limited.

**6. Is my Debit/ATM Card PIN changing?**

No, your PIN will remain the same and you may continue to use your card.

**7. Will I need a new debit card?**

No, new cards will not be issued. Debit cards will function as normal and you can continue to use your existing Debit Card.