



## Debit Card Upgrade — Quick-Glance Guide

### Conversion Date:

- February 9th, 2026 — this is when all current debit and ATM cards will stop working.

### New Card Arrival:

- Your new ATM/Debit card will arrive in the mail a few weeks before February 9th.
- It will be mailed to the address we have on file. Verify your address now!

### Activating Your New Card:

- You can activate your new card **starting February 9th, 2026**.
- Follow the instructions in your card mailer: call the activation number, enter your CVV, and set your PIN.
- Your new card can be used immediately after activation.

### Old Cards:

- Shred or securely dispose of old cards after February 9th, 2026.

### ATM Cards:

- ATM-only cards will be replaced with new ATM/Debit cards for ATM access only.
- Debit cards continue to work for both purchases and ATM withdrawals.

### Automatic Payments & Direct Deposits:

- Update any automatic payments tied to your debit card once your new card is active.
- Payments using your account and routing numbers do not need changes.
- Direct deposits and payroll are **unaffected**.

### New Features:

- Tap-to-pay/contactless capability
- Digital wallet compatibility (Apple Pay®, Google Pay™, Samsung Pay® — available shortly after February 9th)
- “My Card Rules”: Turn card on/off, set spending limits, control usage

**Questions?** Please contact us at 406.761.2880