



# Debit Card Upgrade — Member FAQ's

We're excited to share that Russell Country Federal Credit Union is upgrading our ATM/debit cards and moving to a new card processor to bring you new features, enhanced security, and a better overall card experience. Below are answers to common questions about what to expect.

## What's Changing?

### What's happening with my debit card?

We're moving to a new card processor to better support our debit card services. As part of this change, you'll receive a brand-new debit card with:

- A new card number
- A refreshed design
- Tap-to-pay capability
- Digital wallet compatibility (coming soon after February 9th)
- New card-control features ("My Card Rules")

### Why is RCFCU making this change?

This upgrade allows us to offer newer payment technology, additional security features, and more convenient tools to help you manage your money.

### Is this required?

Yes. As part of the conversion, all current debit and ATM cards will stop working on February 9th, 2026. Please be sure to activate your new card by that date.

### When is this happening?

The card conversion will take place on **February 9<sup>th</sup>, 2026**.

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## Receiving Your New Card

### Do I need to come into a branch to get my new card?

No. Your new card will be **mailed automatically** to the address we have on file. Now is a great time to make sure your address, phone number, and email are up to date.

### If I have a joint account, where will cards be sent?

Each cardholder's debit card will be mailed to the address listed for that specific person.



## **Will the ATM cards be changing?**

Yes. Current ATM-only cards will be replaced with new ATM/Debit cards for ATM access only. Debit cards can still be used for both debit purchases and ATM withdrawals.

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## **Card Numbers, PINs & Activation**

### **Will my new card have the same number?**

No. All new cards will have a **new card number**. Old card numbers cannot be reused.

### **Will my PIN change?**

You'll be able to **choose your PIN during activation**, including using the same PIN you had before if you'd like.

### **Can I activate my new card right away?**

No. Your new card can only be activated on the official conversion date, February 9th. Until then, please continue using your current card as usual.

### **How do I activate my new card?**

Instructions will come with the card mailer, including the phone number to activate your card.

- **1-800-290-7893** (this number will also appear on the activation sticker attached to the card).
- You must call from the primary home, cell, or business number on file.
- You must provide the last 4 of SSN or if a business account, the last 4 of the tax ID for the business.
- You must provide the 5-digit zip code on file.
- When prompted, enter the 3-digit code on the back of your card (CVV), then follow the instructions to set your PIN.

### **Can I use my new card immediately after activating it?**

Yes! Once activated, your new card will be ready to use right away.

### **What should I do with my old card?**

After the conversion, your old card will no longer work. Please shred it or bring it into a branch for secure disposal.

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## **Payments & Direct Deposits**

### **Do I need to update my automatic payments?**

- Yes! If you have any automatic payments linked to your debit card, you'll need to update your card number with the company or service once your new card is active.
- No! if a payment uses your account and routing number (those are not changing).

### **Will my direct deposit or payroll be affected?**

No. Direct deposits use your account and routing number and will continue without interruption.

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## **New Card Features**

### **Is the new card contactless (Tap-to-Pay)?**

Yes! You'll be able to tap your card at contactless-enabled terminals.

### **Can I add my card to a digital wallet?**

Yes. Your new card will work with **Apple Pay®**, **Google Pay™**, and **Samsung Pay®**. (Note: Digital Wallet will available shortly after February 9th.)

### **What is “My Card Rules”?**

“My Card Rules” is a mobile app feature that lets you manage your debit card, such as turning it on or off, setting spending limits, and controlling where it can be used. It’s part of the new card features designed to give you more control over your account.

## **Mailing & Delivery**

### **When should I expect my new card?**

Cards will begin arriving **a few weeks before the conversion**. Please keep an eye on your mail.

### **Will the envelope look like junk mail?**

For security reasons, the envelope may be plain and unmarked. Be sure to check all mail carefully.

### **Can my card be sent to a different address?**

Cards are mailed to the address on file. If you need to update your address, please contact us before cards are mailed.



## 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