

## Your Questions Answered – FAQ's

1. Why are you replacing my existing card with a Debit MasterCard®?

We've partnered with MasterCard to serve you better. Your new card will allow us to provide you with uninterrupted service as we work with MasterCard to enhance the benefits and services available to you as a valued Belvoir Federal member.

2. Do I have to switch to Debit MasterCard? Can't I just continue to use my Visa® CheckCard?

After April 26<sup>th</sup>, your Visa CheckCard will no longer work. If you want to access your account, you will have to use your new Debit MasterCard.

3. We have multiple cards on the same account. Will they arrive together?

No. Each card holder will receive their card in a separate envelope, even if the cards are linked to the same account. This will allow shared account holders the ability to have a valid card if one card is blocked when it is lost or stolen.

4. How will my card be sent?

For security reasons, the cards will be sent in an unmarked white envelope and should arrive sometime between April 8<sup>th</sup> through 16<sup>th</sup>.

5. Is it safe to use a Debit MasterCard to pay for purchases?

Yes. You'll have Zero Liability for any unauthorized transactions, and using the card is safer than carrying a lot of cash.\*

6. Will my PIN remain the same?

No, you will receive a new PIN within a few days of receiving your card. However, after April 26<sup>th</sup>, you can visit the Woodbridge, South Post Fort Belvoir or Mt. Vernon branches and change your PIN. Please remember to bring a picture ID for verification purposes.

7. How can I use my Debit MasterCard?

Use your card to access cash at ATMs, plus make purchases everywhere Debit MasterCard is accepted – including restaurants, gas stations, doctors' offices, department stores, home improvement stores, grocery stores and online merchants.

8. How will I use my new card to pay for purchases?

You just present your card, sign the receipt or enter your PIN, and the purchase amount will be deducted from your checking account.

9. Why should I use my new card to pay for purchases?

Your card can get you out of checkout lines faster because you won't have to wait for check approvals, and every purchase will be listed on your checking account statement and online banking statement for easy record keeping.

10. When will my new Debit MasterCard arrive?

You can expect to receive your new card between April 8<sup>th</sup> and 16th. After receiving and activating your new Debit MasterCard, you must the switch from your old Visa® CheckCard.

11. What should I do about charges automatically billed to my old card?

You must provide your new card number to companies (like online service providers, newspapers or the phone company) that automatically bill your card.

12. Will I pay any interest charges when I use my Debit MasterCard to pay for purchases?

No. Since the money for your purchases will come directly from your checking account, there are no interest charges unless you access an overdraft line of credit.

13. What other benefits will I enjoy?

You can save up to 20% at leading merchants. It's easy: When your card arrives, simply visit [marketplace.mastercard.com](http://marketplace.mastercard.com), then return as often as you like for online discounts plus coupons you can print to take to popular stores.

If you have any additional questions, please contact us at 703.730.1800 or 1.888.503.BFCU (2328).