



Your full-service banking alternative since 1934, serving Blue Earth, Nicollet & Le Sueur Counties.

Q: Why did I receive a new debit card?

A: We have upgraded our debit card processing system to an online, real time system.

Q: What does online, real time mean?

A: Online, real time means all debit card transactions will affect your available balance instantly. Also, when you make a deposit those funds will be available to use on your debit card immediately. Prior to this upgrade our cards updated twice a day (11AM and 6PM).

Q: Why is my available balance less than my actual balance?

A: When you make a signature based purchase using your debit card it will deduct the transaction amount from your available balance immediately. This helps keep your account balance up to date at all times.

Q: Does my Line of Credit still advance in \$100.00 increments?

A: The line of credit now advances the exact amount of money needed into your checking account (up to your Line of Credit limit).

Q: Why does my new card have a different account number?

A: With the upgrade in processing systems it was necessary to change the card numbers and expiration dates. Although it is a new number your card is still linked to the same checking and savings accounts.

Q: Is my PIN (Personal Identification Number) the same?

A: Yes, your PIN remains the same.

Q: How long will my old card continue to work?

A: Your old card will work through the month of April but will cease to work starting May 1st, 2009.



1640 Adams Street, Mankato MN 56001 • 100 Memorial View Ct., Mankato MN 56001

Postal Address: PO Box 4399, Mankato MN 56002-4399





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Q: Is there anything else I should know about the new system?

A: Because the new system is always online it decreases your risk of fraud.

Q: Why the change?

A: The new processing system allows for 365 / 24 / 7 online and real-time updates to your card balance which allows for faster authorizations and more precise anti-fraud monitoring.

Q: What do you need to do?

A: If you have any re-occurring transactions where the amount is being withdrawn using your debit card number for the access to your checking account, you will need to notify the merchant(s) of your new debit card number. We apologize for this inconvenience.

- Keep in mind, it is likely that you set up your re-occurring transactions directly to your checking account, that is, not using your debit card number, but rather the MVFCU routing number (291981255) and your checking account number (both found at the bottom of your check blanks).

We appreciate your patience and understanding during this upgrade. Your credit union continually strives to provide you with the latest advances in technology.

If you have a checking account but do **not** yet have a debit card, stop, call or e-mail us today. As always, the debit card is free and tremendously convenient.

Minnesota Valley Federal Credit Union



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