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*****CHANGES TO YOUR COREPLUS DEBIT CARD*****

Dear Member:

On October 1, 2018, CorePlus will be migrating to a new debit card processor. The new card processor has enhanced security features that will help protect your card from fraud. Please take the time to read about these changes so that you can continue to use your card efficiently and securely.

SURCHARGE FREE ATM NETWORK

CorePlus currently participates in the CO-OP and SUM surcharge free ATM networks. **There will be no changes; members can continue to utilize the surcharge free ATMs available under these networks.** A listing of surcharge free ATMs can be found at <https://www.sum-atm.com/> or <https://co-opcreditunions.org/locator/>

CARD VALET REPLACES CARD NAV

Many CorePlus members utilize our CardNav app to that puts the control of your card in your own hands! CardNav allows you to protect your debit card through your mobile device by receiving alerts and defining when, where and how your cards are used, including the ability to turn your card on or off yourself. **As of October 1st any controls that you have placed on your card will be turned off and the CardNav platform will be replaced by a new platform called CardValet.** The CardValet app works similarly to CardNav and can be downloaded at no cost. The Android app can be downloaded from Google play and the iPhone app at the App Store. Once downloaded, members can sign up and set your alert preference levels and various controls. If you haven't used CardNav yet, we encourage you to **sign up for CardValet after October 1st. This no cost benefit will help you to reduce fraud on your card.**

YOU WILL NOT BE ISSUED A NEW DEBIT CARD

Your existing debit card will not be impacted by the migration. You will receive a new card thirty days prior to the expiration date on the front of your card.

ENHANCED SECURITY FEATURES

Debit card fraud continues to grow worldwide. CorePlus controls fraud losses for our members by blocking high risk countries and merchants. Our current processor has limited tools for implementing these controls and as a result, we often have to impose a greater level of restrictions that may result in your card not working in a number of foreign countries or for specific types of purchases. **With our new processor, we will have much more robust tools for combatting fraud while limiting negative impact on our cardholders.** Our cardholders will see greater card accessibility while traveling abroad and while conducting transactions across various merchant categories in person and online.

Thank you for your patience during this transition. If you have any questions, please call us at 860-886-0576.