



ATTENTION ALL QUANTUM CREDIT UNION MEMBERS

Last November, we notified our members of forthcoming upgrades to our core data and Debit Card processing systems. That day is almost here and *we can't wait to share these improvements with you!*

But first, we're asking for a little bit of time, patience, and understanding. On March 1, 2018, Quantum Credit Union will begin a four-day process of converting to these new providers. The types of services you have with Quantum Credit Union will determine how you'll be affected.

That's why we've laid out the information in the attached document the way we have. You'll find clear step-by-step instructions on how best to navigate through these few days and how to restore your online and mobile services.

Please pay special note to the timeline! It highlights day-to-day activities so that you'll know what to expect.

Please review all the material enclosed, and we encourage you to let us know what questions or concerns you may have. Your membership is most important to us. We're confident that once the dust has settled, you're going to appreciate the enhancements that we've made.

Thank you for being a Quantum Credit Union member!

A handwritten signature in black ink that reads 'Chuck Bullock'.

Chuck Bullock
President



Quantum Credit Union is pleased to announce exciting changes to your Debit Card! In early spring of 2018, you will receive a new Visa Debit Card in the mail. This new card will replace your existing Visa Debit Card.

You may begin using your new card on March 1, 2018. Please be sure to destroy your old card at that time as it will be deactivated on the above activation date of your new card. You will be required to activate your new card and select a PIN before using it to make purchases. Simply follow the instructions included with your new card and be prepared to provide your card information, primary account number and social security number.

Your new card will come with built-in chip technology. These new cards are not only more secure – they're also easy to use. When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud. If a merchant cannot accept chip transactions, simply swipe your card to pay.

The new Quantum Credit Union debit cards have an extra layer of Fraud Protection. FraudWatch Plus is a system that effectively monitors potential fraud. FraudWatch utilizes neural network technology to efficiently and accurately identify potentially fraudulent transactions and alert us so we can take appropriate action. Alerts containing relevant information are delivered to us within minutes of creation, allowing us to take action quickly. This action may include our fraud analysts calling you to confirm whether certain transactions are fraudulent or not.

We're providing enhanced security for online shopping with Verified by Visa. It's a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction at participating online stores. Just look for the Verified by Visa logo when you're providing your payment information at online checkout.

You can now pay securely with mobile payments too. Pay with the security and convenience of your phone with Apple Pay, Samsung Pay or Android Pay! Enjoy all the benefits of your debit card using mobile payments at hundreds of thousands of stores and participating apps.

Coming soon, an additional feature to help protect against fraud called My Mobile Money. This year we are going to offer a new mobile app called My Mobile Money, which gives you control of your card right from your smart phone. You'll be able to better manage and help protect your accounts from fraud with customizable alerts and services available 24/7. You can turn your card on and off, receive notification of possible fraudulent transactions, set alerts and deny transactions based on merchant or transaction type and location, and more! Look for more to come!

IMPORTANT: If you have used your existing Quantum Credit Union Visa Debit Card to pay for services that are billed directly to your card, such as Internet services, insurance, gym fees, etc., you will need to provide your new card information to the affected merchants so your service is not interrupted.

If you have questions about your new card, please visit or give us a call at 316-263-5756.