

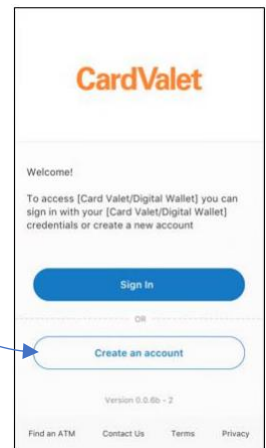
CardValet Quick Reference Guide

Getting Set Up

Visit the Apple App Store or Google Play and search for “CardValet”. Download the app to your phone and follow these steps:

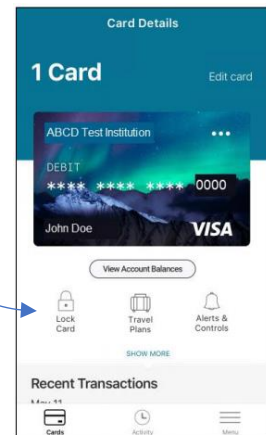
- Open the app and have your debit or ATM card handy – you’ll also need the last four digits of the primary member’s social security number
- Tap on **Create an account** and follow the prompts to register your card
- Accept the Terms & Conditions and Privacy Policy
- Follow the prompts to create your CardValet account, including user name and password

If allowed by your device, you can also set up a biometric login using your fingerprint or face.



Using Card ON/OFF

Turn your card ON/OFF on the home screen by tapping **Lock Card** then confirming. OFF will block all card transactions, except for recurring payments. ON/OFF changes apply immediately.

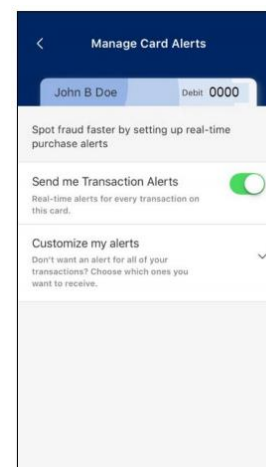


Card Alerts for transaction notifications

The app defaults to sending alerts for all card transactions but alerts you receive can be customized. To edit alerts for certain transactions, choose the card then select **Alerts & Controls**. Select the alert to edit then tap/slide the button to set alerts based on these and other categories:

- **Transaction type** – online, in-store, mail/phone and ATM
- **Merchant type** – gas station, grocery, entertainment and more
- **My Location** – within a certain radius of your phone
- **My Regions** – within a geographic region you designate
- **Dollar amount** – to deny transactions over a limit you set

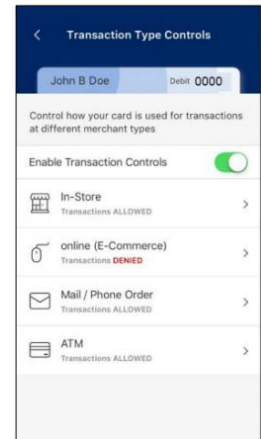
An alert is sent for all denied transactions regardless of your settings.



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Card Controls for blocking transactions

In addition to receiving alerts when certain transactions are made, CardValet also allows users to block certain transactions from being made. To set transaction limits, choose the card then select Alerts & Controls. Select the control to edit then tap/slide the button to set the controls you want to enable.



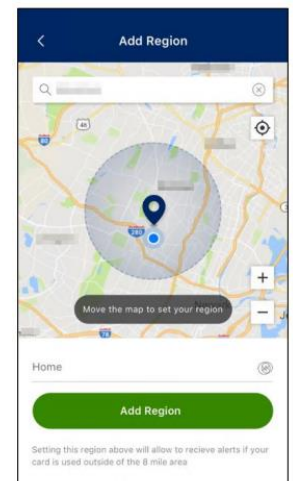
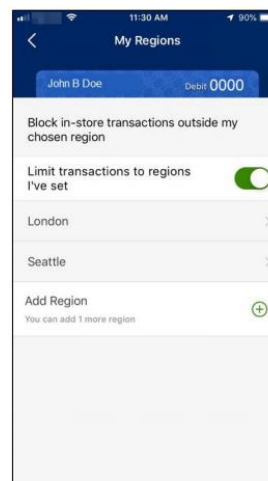
My Locations and My Regions

CardValet gives you two options for setting alerts and controls based on the location of the transaction. Although these options give you the flexibility to protect our card while traveling, you should notify the credit union of your plans to ensure your card can be used when traveling.

My Location is based on the location of your smart phone in relation to the location of a card-present transaction. Transactions are allowed if the transaction is processed within a 5-8 mile radius from the closest cell tower that your device is connected to. You must have location services (GPS) enabled on your device for this feature to work and the device must be set as the primary CardValet device. **NOTE:** While you, your device and the merchant/store may be within the allowed location, some merchants may process your transaction using a system or network located elsewhere. For example, you may be at a chain restaurant in Wausau and pay with your debit card, but the transaction could be processed through their headquarters in California. In this example, the transaction would be denied if it's outside the location you set.

My Regions allows you to set up to 3 geographic regions where card-present transactions can be made. Under My Regions, select **Add Region** then adjust the map to designate the area in which you want card-present transactions to be allowed. Each region is a circular area with a minimum radius of 5 miles.

The **NOTE** in My Locations above also applies to My Regions.

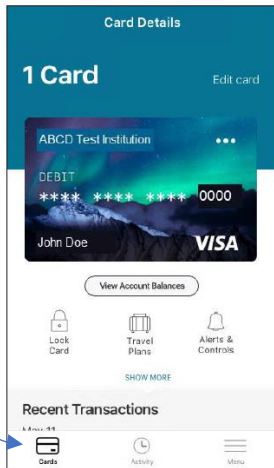


International Transactions attempted outside the United States are blocked by the credit union. Modifying the location controls will not enable these transactions. Contact the credit union if you need to use your card outside of the United States.

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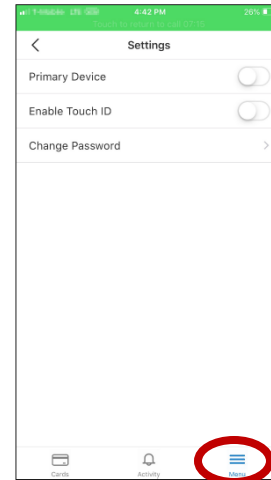
Account Management

Need to keep tabs on the funds in your account? simply tap **View Account Balance** on the Card details screen and select a card. You can also view recent card transactions here (50 transactions or the last 30 days, whichever is less).



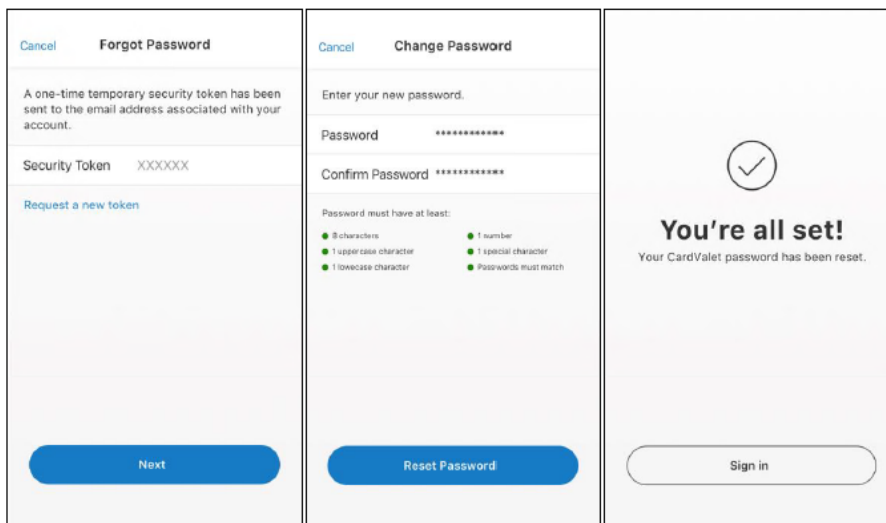
Settings

Select **Settings** from the menu to display several options including identifying the primary device, enabling Touch ID and changing your password.



Forgot your password?

You have 3 invalid attempts to login before being locked out. If you forget your password, tap the **Forgot Password** bar on the Sign In screen and you'll be prompted to enter your username. After entering your username, tap **Recover Password** and a one-time security code will be sent to the email address on record. The security code is valid for 15 minutes. You can also contact the credit union to be reset. Passwords do not expire but can be changed at any time within Settings.

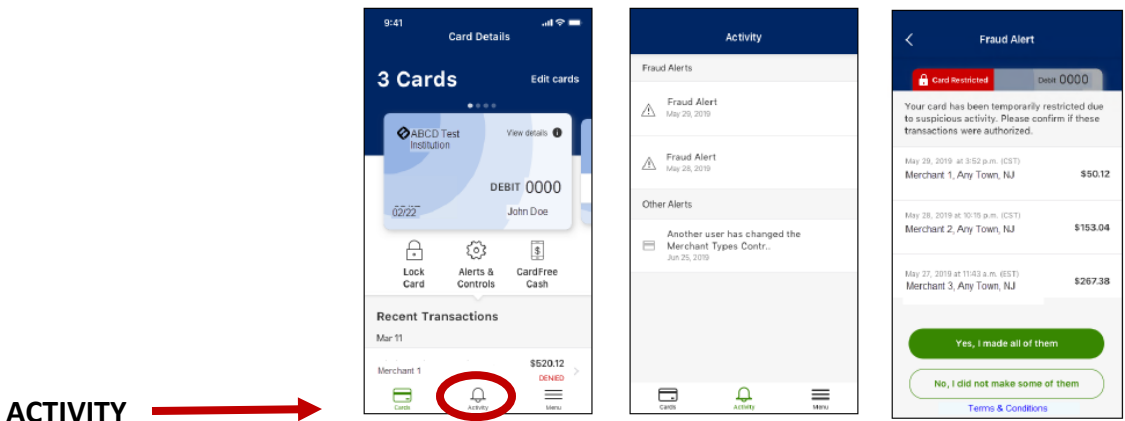


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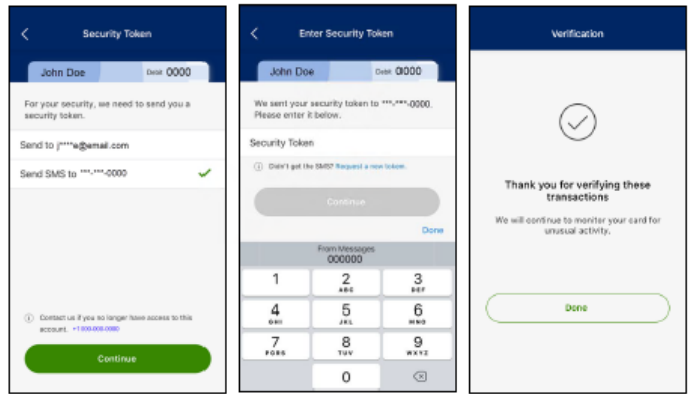
Fraud Alert Push Notifications

When the authorization system detects suspicious activity, a notification will be sent to your phone. Your response will either confirm the transaction is legitimate or report it as fraudulent.

To view a Fraud Alert, log in and tap on **Activity** then tap on a Fraud Alert. The screen displays transactions flagged as potential fraud. If the card has been restricted, a Card Restricted banner displays at the top.



Yes, I made all of them opens a screen to request a one-time passcode to approve transactions



No, I did not make some of them displays options to report fraud

