



Dear Members,

The DFDFCU and CO-OP teams continue to work diligently on problem resolution regarding your credit cards (nights and weekends always included). In addition, we are working to program, test, and release tools and enhanced programs related to your cards that we believe will be beneficial to you as a card holder. I always try to provide as short of updates as possible for your convenience.

#1 – The new credit card platform works! We chose to convert platforms because you, our member owners, continued to have problems with transaction declines that were more than twice the industry average. While we've had to work through activation problems, once the cards are in your hands, they have been working quite well. I can attest that I have used my card out of state and in many situations that caused declines with our old platform, and have not had any problems. I've also been called when conducting a perceived fraudulent transaction, I confirmed the transaction was me, and the freeze was lifted immediately, and my card was tapped again and worked. We will continue to work at ensuring your card works to your expectations.

#2 – Digital Wallet Use – We have completed testing for digital wallets and have received approval from digital processors to go live on April 6th. Those of you who use Apple Pay®, Samsung Pay®, and Google Pay®, can enroll and authorize your DFDFCU credit card beginning April 6th.

#3 – Lifestyle Loyalty Program – You are earning Lifestyle Loyalty rewards points as you use your card. We have confirmed points are being tracked and will be visible when you log into the mycardinfo site once the program is launched. Please know, this delay IS NOT caused by our conversion, but is a product of DFDFCU ensuring that you have the newest and most robust rewards program available. The program is so new, it is still being tested live with other credit unions. Once testing is completed, DFDFCU will send you a detailed e-mail regarding your rewards program that includes CASH BACK, as you requested.



#4 – As we've all heard – rates are going up! In fact, I've confirmed that two bank cards I hold have already raised their rates on my cards, both above 10% APR.* **DFDFCU WILL NOT raise the industry low rates on your card at this time.** Keep enjoying your 6.25% APR* non-rewards cards and your 8.25% APR* rewards cards. The Board of Directors have approved not considering a rate change until the October 24th billing cycle **as a thank you to everyone for your patience and understanding through this conversion.**

#5 – **CardNav**[®] – We will begin testing CardNav[®] live this week. Once launched, it will replace Cardvalet[®] for your CREDIT CARD. We understand it is a bit inconvenient to have two separate apps and hope to move to one app once debit cards are converted at a later date.

#6 – **Digital Banking** – I have been on multiple calls with our partner that provides our digital banking solution. I continue to push for the programing solution that will allow the card numbers in digital banking to match your card numbers (very helpful for those of you with more than one card). In addition, the fix will allow you to click on your card number in digital banking and be taken directly into your mycardinfo site. Completed programing will still be in the future, but please know, I work on this multiple days of every week, and will continue to do so until this is fixed.

Sincerely,

Michael Kerr
President/CEO

*APR = Annual Percentage Rate. Rates and terms for all loan product offerings are subject to change without notice and are dependent on credit qualifications and total amount financed. The lowest rate shown is for borrowers who are well qualified. All loans are subject to final credit approval.

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