

**CardHub** is our new enhanced card management tool within the TelComm's Mobile Banking App.

Our enhanced card management options allow you to:

- Lock/unlock your cards.
- Limit transactions by location, merchant, transaction type or dollar amount
- Easily add cards to mobile wallets (Apple Pay® and/ or Google Pay™)
- View subscriptions tied to a card and see where cards are stored online.
- Stay informed with alerts.
- View your spending via easy-to-read graphs.
- Get in-depth transaction details.
- Report lost or stolen cards.
- Quickly identify and report fraudulent transactions.
- Set up and manage domestic travel plans.
- Activate and set a personal Pin when it arrives.

**How do I get started?**

Simply log into TelComm's Mobile Banking app and tap "Cards" to get started.

**I'm getting an error message when trying to access CardValet after the update.**

Please try deleting the app and downloading the latest app.

**Where did my card go? I'm not seeing a particular card anymore.**

Your primary card should be available with the new update. If you had previously added a secondary card, you may need to re-add this card. Once you re-add the card, all transactions will be viewable.

**What if I don't see "Cards" in the Mobile App?**

Verify in your App Store that you have the most current version of TCU's app installed. If an update is needed, you will see "Update" in the App Store.

**Can I add other financial institutions' debit or credit cards to the Mobile App?**

No, only TCU's credit/debit cards are supported.

**Can multiple TelComm cards be linked to one Mobile Banking account?**

Yes, multiple cards from TCU can be accessed via one mobile banking account.

**When I receive a reissued or replacement card, will I have to update the cards within the application?**

No, the card will be automatically updated within TCU's mobile app.

## **TRANSACTIONS**

**What type of transactions are displayed/enriched?**

Transactions made with your TCU cards. Enriched data includes the merchant's name, logo, address and more.

Teller transactions, wire transfers, and payments made via Bill Pay and ACH are not included.

**Does the app show recent transaction history?**

Yes, the app shows the last 50 card-based transactions posted within the last 30 days.

**What's the difference between "Card on File" and "Recurring Payments"?**

"Recurring Payments" are those payments that happen repeatedly on a schedule, for example, streaming subscriptions, cellular bills, or other monthly bills you pay with your card.

"Card on File" is a list of merchants who store your card information for future purchases, like online retailers or delivery apps.

**A spending limit of \$50 has been set, but my card gets denied at some gas stations. Why?**

Sometimes a merchant will pre-authorize the card for an amount that may be more than the spending limit you allow on the card. In this case, your card will be denied.

### I see a transaction I don't recognize. What should I do?

Select the transaction to view its details. If it was an in-person transaction, you should see a Google Map of the actual location the transaction took place. If you still don't recognize the purchase, you can reach out to the merchant from the phone number listed on this screen.

## CONTROLS AND ALERTS

### What card controls are available?

Via our TCU app, you can lock or unlock your card if you suspect fraud or misplace your card. Even limit transactions by location, merchant, and transaction type to control how your card is used. Plus, set up alerts to stay informed.

### I used to see a Card Lock icon on the main screen. Where is this now?

The ability to turn your card on and off can be found on the main Card Details screen directly under the card. Simply toggle your card on or off and confirm the action in the pop-up prompt.

### Will changing location controls, merchant controls, and spend controls impact previously authorized recurring transactions?

Previously authorized recurring payments will not be affected by the card controls.

### How long does it take for the control or alert setting to take effect?

Control settings take effect immediately.

### How are alerts delivered?

Alerts are sent as push notifications on your device. The alerts will also appear under "Messages" in the app.

### The Activity View with a list of all notifications used to be right on the bottom of the initial screen. Where can I access this now?

You can check a list of all transaction alerts in the 'Messages' screen, which can be accessed from the menu on the top right in the app.

## ADDITIONAL FEATURES

### Can I add my card to Mobile Wallets?

Yes, the app currently supports Google Pay™ and Apple Pay®.

### My card was damaged/lost/stolen. What should I do?

If your card was damaged, follow the instructions under "Replace Card."

To report a lost or stolen card, follow the instructions under "Report Lost or Stolen." Your new card will be sent to the address we have on file for you.

### What travel plans can I add?

-Set up to 15 U.S. States

-Set time frames up to 15 days

\*International travel plans will need to be reported to TCU to status your account correctly.