



**Please Read**

Important Information Enclosed

# **DEBIT CARD**

## **Conversion Guide**



**Air Academy**<sup>®</sup>  
CREDIT UNION

# About This Guide



**On October 2, 2024**, Air Academy Credit Union (AACU), will begin using Visa as the provider for its debit cards.

**To ensure we continue providing members with best-in-class service and purchasing power with the latest technology,** AACU periodically reviews our partners as well as their competitors. By moving from Mastercard to Visa, members will enjoy more flexibility and security through new card control features.

**New features** such as the ability to report your card as lost or stolen, turn your debit card on and off, and add travel alerts will now be available to members right inside of online banking.

This debit card conversion guide is to provide our members with information about upcoming changes to their debit cards. In this guide you will find

- **Important Dates**
- **Valuable Information**
- **and Answers to Frequently Asked Questions**

...to assist you through the debit card conversion process as we transition from Mastercard to Visa.

## One copy of this booklet has been sent to each AACU member household.

If more than one AACU member resides at this address, we kindly ask you share this information.

**Should you require an additional booklet(s), you have the following options available to you:**

- Visit any AACU branch location to obtain an additional copy. For branch locations and hours, please visit [aacu.com/locations](http://aacu.com/locations).
- Visit [aacu.com/debitconversion](http://aacu.com/debitconversion) to view and/or download an electronic copy.
- Contact us at 800.223.1983.



# Important Dates



## **September 1–30**

Your new Visa Debit Card will arrive by mail to the mailing address we have on file for you.

## **October 1**

On October 1, at 11:59 pm (MT), your Debit Mastercard will stop working. You should discontinue use of your Debit Mastercard at this time and shred your debit card before throwing it away.

## **October 2**

Activate your new Visa Debit Card. Make sure to update any automatic payments or recurring transactions with your new debit card number.



# Debit Mastercard

## Your Current Debit Card

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**Q: When is AACU changing its debit cards from Mastercard to Visa?**

**A:** On October 2, 2024, AACU will begin using Visa as the processor for its debit cards.

**Q: Can I keep using my current Debit Mastercard?**

**A:** No. As of October 2, 2024, all AACU members should begin using their new Visa debit card.

**Q: When will my Debit Mastercard stop working?**

**A:** Your Debit Mastercard will no longer work after October 1, 2024.

**Q: What should I do with my Debit Mastercard?**

**A:** On October 2, 2024, you will begin using your new Visa debit card. Please shred your Debit Mastercard as it will no longer be available for use on October 2, 2024.



# Debit Mastercard

## Your Current Debit Card (cont.)

**Q: I have automatic payments setup on my debit card. What should I do?**

**A:** If you have any bills or subscriptions paid automatically with your Debit Mastercard, you will need to update each of these with your new Visa Debit Card information. We recommend using the CardSwap feature in online banking to make this process quick and easy.

**Q: How do I know what automatic payments are setup on my debit card?**

**A:** Recurring transactions linked to a debit card should display a transaction description of “Debit Withdrawal” or “Point of Sale Withdrawal”. We recommend reviewing your payment information on all apps and subscription services such as, Netflix, Hulu, Amazon Prime, DoorDash, etc. You should also review your stored payment information for recurring monthly bills, frequently used online merchants, and retail stores such as Amazon, Target, Walmart, etc.



# Visa Debit Card

## Your New Debit Card

**Q: Will I automatically receive a new Visa Debit Card?**

**A:** Yes. All members with an active AACU debit card will be issued a new Visa Debit Card before the conversion date - October 2, 2024.

**Q: What do I do if I do not receive a new Visa Debit Card by October 2, 2024?**

**A:** If you do not receive a new Visa Debit Card by September 30, call our contact center at 800.223.1983.

**Q: Will I have to change my Personal Identification Number (PIN) for my new Visa Debit Card?**

**A:** When activating your new Visa Debit Card, you will be prompted to establish a PIN number.

**Q: When will I receive my new Visa Debit Card?**

**A:** Members will receive their new Visa debit cards by mail during the month of September 2024.

**Q: Will my new Visa Debit Card have the same number as my old Debit Mastercard?**

**A:** No. You will receive a completely new debit card number when your new Visa Debit Card is issued.

**Q: How do I activate my new Visa Debit Card?**

**A:** When your new Visa debit card arrives in the mail your card will have a sticker on it with an activation phone number. Call the number listed on the sticker and follow the prompts as they are given.



# Visa Debit Card

## Your New Debit Card (cont.)

**Q: Will my new Visa Debit Card be contactless and offer mobile wallets?**

**A:** Yes. All new Visa Debit Cards are contactless and will offer mobile wallets such as, Apple Pay, Google Wallet, Samsung Pay, PayPal, Venmo, Cash App and Zelle.

**Q: Will I have to add my new Visa Debit Card to my current mobile wallet?**

**A:** Yes. You will have to enter your new debit card information into your mobile wallet(s) since you will have a new card number, expiration date, and CVV number.

**Q: Will my new Visa Debit Card have the same card design as my Debit Mastercard?**

**A:** No. As part of the conversion to Visa, all debit cards will be issued with new card designs.

**Q: Why did the card designs change?**

**A:** By updating our debit card designs, we can provide higher quality cards to members, while being more cost effective. By selecting a few branded styles and streamlining our card offerings, we are better positioned to increase brand awareness in our communities.



# Business Visa Debit Cards

**Q: As a business owner, will I be able to add additional debit cards for my employees?**

**A:** Yes. If employees are listed as joint owners on the account, you can have additional debit cards on the account.

**Q: What happens to my Scorecard Rewards?**

**A:** The Scorecard Rewards program is being discontinued. Rewards will stop accruing on 9/30/2024. You will have until 11/30/2024, to redeem all accrued rewards. Any rewards not redeemed by 11/30/2024, will be forfeited.



# Visa Debit Card Service Numbers

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## Report a Lost or Stolen Card

United States

866.820.9793

International

727.299.2449

## Report Fraud

United States

866.820.9793

International

727.299.2449

## Dispute a Charge

United States

866.820.9793

## Card Activation

United States

800.631.3197

## Change Personal Identification Number (PIN)

United States

888.886.0083

# Contact Us

If you have any questions  
or concerns please call us at

**719.593.8600 or 800.223.1983**

For a digital version of this  
guide or additional information  
and updates, please visit

**[aacu.com/DebitConversion](https://aacu.com/DebitConversion)**



**Air Academy**  
CREDIT UNION

*Everyone Deserves Personal Banking*

**[aacu.com](https://aacu.com)**



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**Important  
Information**

**PLEASE OPEN  
IMMEDIATELY**