



September 19, 2017

Name  
Address  
City, State Zip

Dear Name,

As part of the transition to CoVantage Credit Union, we will be issuing new Visa Check Cards to replace your Menominee Area Credit Union ATM/debit card. Your Check Card can be used as both a debit card to pay for purchases from a checking and as an ATM card to withdraw cash.

With your CoVantage Visa Check Card you will have surcharge-free access to all CoVantage-owned ATMs, including the new ATM we've installed at the Menominee branch, plus over 30,000 ATMS nationwide that are part of the Co-op and Alliance One networks. To find a surcharge free ATM near you, you can find a listing by clicking on "ATM locator" on the home page of our website, [www.covantagecu.org](http://www.covantagecu.org), or on our MyCoVantage mobile app. Here are some important details regarding your current MACU ATM/debit card and the issue of your new CoVantage Check Card:

- **Your existing MACU ATM/debit card can be used through midnight on Sunday, October 1.** After that time it will be cancelled and can no longer be used.
- **Each cardholder with an active MACU ATM/Debit card will receive a new CoVantage Check Card within the next 2 weeks.** A PIN (personal identification number) will be provided in a separate mailing and will arrive before you receive your card.
- **Your new CoVantage Card can be activated and used beginning at 12:01 am on Monday, October 2.**
- **Your CoVantage Card can be activated by performing a PIN transaction; by calling 800-290-8663, option 2; or by contacting a CoVantage representative at 800-398-2667, option 4. You may also activate your card by logging into MyCoVantage online or mobile banking, going to *Manage Account*, and clicking on *Card Control*.**
- If you have established any recurring payments using your ATM/debit card, you will need to contact those payees and provide them with your new card number.
- Your CoVantage Check Card can be used for up to 5 ATM withdrawals per day (with a daily maximum of \$500), and up to 20 transactions for purchases every day (with a daily limit of \$5,000).

Again, thank you for allowing us to provide you with this service. If you have any questions, please contact our Card Services Department at 800-398-2667, ext. 1806.

Sincerely,

A handwritten signature in cursive script that reads 'Lisa Spencer'.

Lisa Spencer  
Vice President