



Dear Member:

Temple-Inland Federal Credit Union is pleased to announce exciting changes to your Debit Card! In late February you will receive a new Temple-Inland FCU Debit Card in the mail. This new card will replace your existing card.

You may begin using your new card on Monday, March 2, 2015. Please be sure to destroy your old card at that time as it will be deactivated on that date. You will be required to activate the new card before using it for purchases. Just follow the instructions that will appear on the front of the card.

Now you can select your own Personal Identification Number (PIN)! A new PIN will arrive in the mail separately from your new card in an unmarked mailer. For your convenience, you can change your PIN to another number using a toll-free number. Just follow the instructions provided on the card. For your protection, do not select 1234 or 0000 as your PIN, or any part of your Social Security Number or phone number. Also note that cards issued on joint accounts will no longer share the same card number or PIN.

The new card will feature extra convenience and security to keep your card and account safe, including:

Verified by Visa- You'll be able to select a unique password to use when shopping online at select sites with your Temple-Inland FCU Debit Card. During checkout, you'll be prompted to set up your personal password for use during your online shopping experiences. For more information about how it works and safe places to shop, visit www.visa.com/shopandactivate.

Extra Layer of Fraud Protection- FraudWatch Plus is a system that effectively monitors potential fraud. FraudWatch utilizes neural network technology to efficiently and accurately identify potentially fraudulent transactions and alert us so we can take appropriate action. Alerts containing relevant information are delivered to us within minutes of creation, allowing us to take action quickly. This action may include our fraud analysts calling you to confirm whether certain transactions are fraudulent or not.

MoneyPass ATMs- Your new card gives you access to the MoneyPass network which offers tens of thousands of surcharge-free ATMs coast to coast located where you live, work and travel. You can download the App or visit <http://www.moneypass.com/atm-locator.aspx> to find the most convenient ATM location to use your new Debit Card surcharge-free.

Business Debit Cards – Managing your business expenses is easy with our Temple-Inland FCU Business debit card. All your purchases are itemized on your monthly business checking account statement, making sure you are always in control. Plus, when you sign for your purchases you'll automatically enjoy great benefits like extra fraud protection, valuable services including extended warranties and roadside assistance, and special discounts from established business merchants.

IMPORTANT: If you have used your existing Temple-Inland FCU Debit Card to pay for services that are billed directly to your card, such as Internet services, insurance, gym fees, etc., be sure to contact these vendors and provide your new card number as soon as you receive it so that your service is not interrupted.

If you have questions about your new card, please contact Temple-Inland FCU at (936) 829-1616. We appreciate your continued business!

Sincerely,

Diane Brock
Temple-Inland Federal Credit Union