



# Important UPDATES

We're upgrading key systems to bring you improved service, enhanced convenience, and a smoother overall experience. Stay tuned as we roll out these exciting updates designed with your needs in mind.

## NEW Mastercard® Credit Cards are on their way!

If you currently have a Rancho Federal Mastercard® Credit Card account with us, be sure to watch your mailbox for your NEW Rancho Federal Mastercard® Credit Card that will arrive next month. Your new card will arrive in a discreet, white envelope. Be sure to open the envelope and follow the directions on the letter for activation. To alleviate delivery concerns and confirm receipt, activate your New Mastercard® Credit Card on or after July 28th. If you pay any of your bills or have credit card numbers saved inside apps, i.e. Amazon, Uber, PayPal, Ebay, etc. you will need to update your payment options with your NEW Mastercard® Credit Card account number. Recurring transactions that are paid using your old credit card will need to be updated with the merchant. If you do not activate the NEW Mastercard on or after July 28th, you will not have a credit card to use. The old card will not work after July 28th.

#### We're Upgrading Our Phone System

We're upgrading our phone system this summer to better serve you! The new system will enhance self-service options, call routing, reduce wait times, and make it easier for you to connect with the right team member quickly and efficiently. While we make this transition, there may be brief periods of limited phone access but we'll keep you informed every step of the way.

Thank you for your patience as we work to improve your service experience!

## We're Upgrading Your Online & Mobile Banking Experience

This fall, we'll be launching a new and improved online and mobile banking platform designed to offer you a seamless, secure, and user-friendly experience. With enhanced features and improved functionality, managing your finances will be easier than ever. Our new online banking experience will still be accessible from our website. However, members will need to download the NEW mobile app for mobile banking once available.

Stay tuned for more updates. We look forward to bringing you a better digital banking experience!

#### **New Debit Cards Have Been Issued**

New debit cards were issued to all members with a checking account in March. If you have not yet received your new debit card, please contact us as soon as possible so we can assist you. We're here to ensure you have uninterrupted access to your account and appreciate your prompt attention to this matter.





## Skip the Payment, Not the Fun

Summer Skip-A-Pay is back! Skip your loan payment during the months of July or August and enjoy a little extra sunshine in your budget. Eligible members can skip

one loan payment and use the extra funds for vacation planning, back-to-school shopping, or to free up a little extra cash.

Scan the QR code to apply online!



### Holiday Closures

INDEPENDENCE DAY Friday, July 4th

LABOR DAY Monday, September 1st

## Contactless Transactions

## Tap to Pay

Tap to pay is a fast, secure, and contactless way to pay for your purchases that also provides an extra level of security at the checkout. Transactions are typically faster than using a chip card or cash, and minimizes the time you spend at the checkout. Tap to pay features enhanced security with dynamic tokens that ensure your card details are never shared with the merchant or potential card skimmers - better protecting you against fraud.

Always opt for Tap to Pay for a safer, faster & convenient experience!



When shopping, look for the universal contactless payment symbol at the checkout.



When prompted, simply tap your card at the checkout terminal.



Your payment is processed securely in seconds.





## Planning Summer Travel?

# LET US KNOW BEFORE YOU GO!

Be sure to contact us before you travel to ensure your account remains secure and you have access your funds without any issues while you're away. Send a Travel Notice under 'Messages and Alerts' securely inside online banking or give us a call! Whether you're traveling near or far, we're here to help manage your finances smoothly.

Rancho Federal
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