

AOCU 2.0 ONLINE BANKING

CARD MANAGEMENT



ADVANTAGE ONE
CREDIT UNION

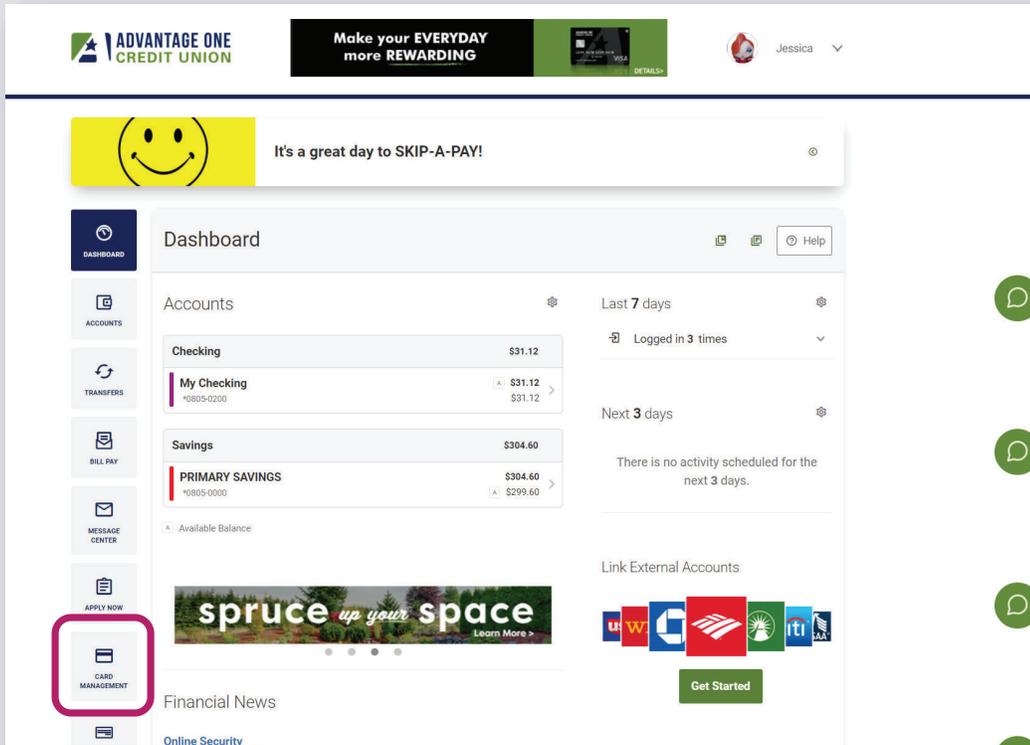


FOR MORE DETAILS VISIT [MYAOCU.COM/AOCU2](https://myaocu.com/aocu2)

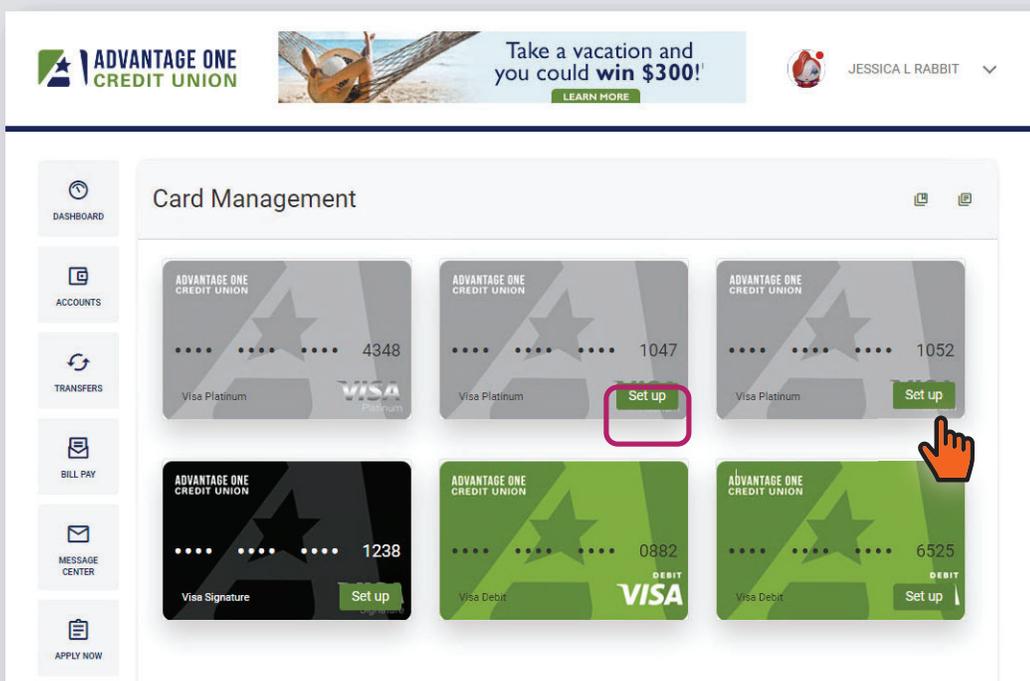
The Card Management widget lets you perform many useful functions on any AOCU card - credit or debit - in one location within online banking.

Simply login to online banking to start.

You should see Card Management in the widget list on the left side of the screen. (If you've customized your widgets, you may need to click on the "More..." widget at the bottom of the widget stack to see Card Management).



Once you launch Card Management, you will see all of your AOCU cards displayed. The card art will look just like your actual cards and the last four digits are displayed to help you choose if you have multiple cards of the same type. Upon first launch all of your cards will have "Set up" in the lower right corner. Click "Set up" to get started.



After choosing "Set up" you will see a fly-out menu on the right. When registering your card, you will want to select an email address, or SMS enabled phone number to receive the account alerts available through Card Management. The emails and numbers are those that are already associated with your account (*accessible under the Settings > Contact menu*). We recommend the SMS phone option for most users.

Once you've made your choice, select "Register" to proceed.

Register Your Card ✕

By registering this card you agree to receive communications about your card to the channel selected below. This may include basic card status information as well as any notifications related to other controls you select in the future.

You can discontinue at any time by visiting the 'Update Registration' feature in your card details.

Select between available SMS-verified phone numbers and available email addresses

Alert Delivery Method

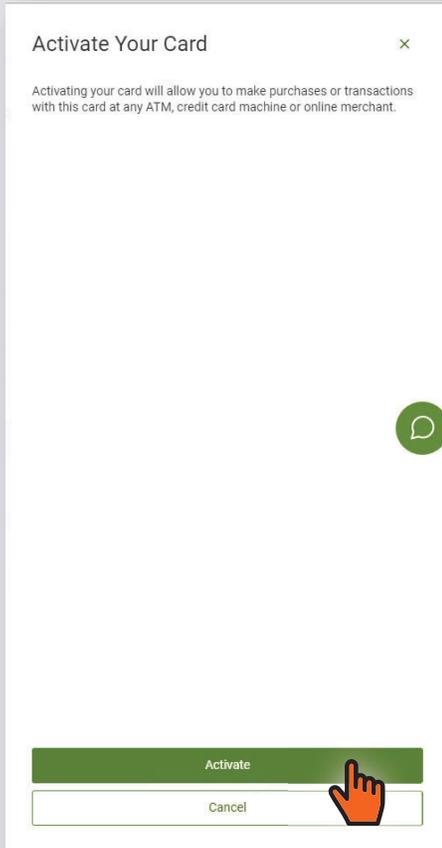
Mobile 123-456-7890 ▼

Email marketing@toronto.com ▼

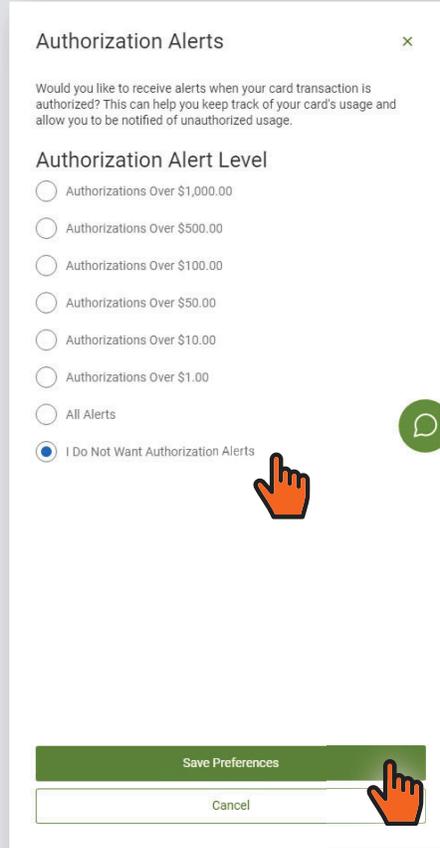
Register

Cancel

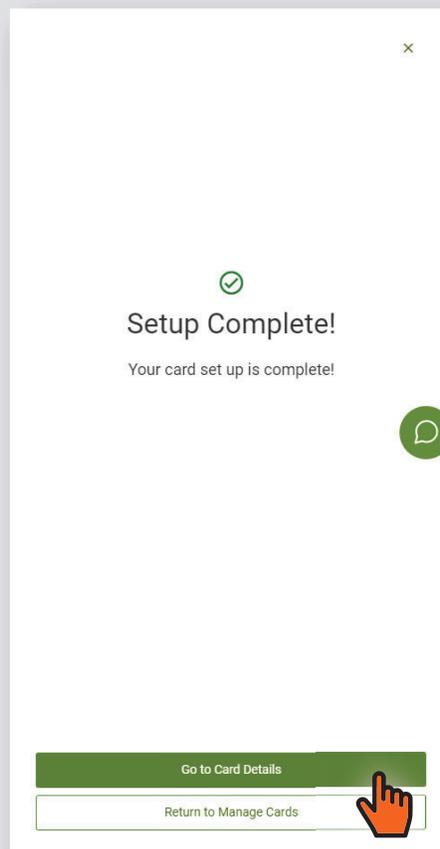
After selecting your contact method, you will be asked to Activate the card. Click "Activate" to continue.



After activation, you will be given the option to set up Authorization Alerts. You may set this up now, or come back to this step later. We will cover this in more detail in the Update Alerts Thresholds section. Click "Save Preferences" to continue.



Once preferences are saved, the card setup and activation within Card Management is complete. You will be given the option to go to this card's details, or return to the initial Card Management screen where all of your AOCU cards are displayed. You may also click the "x" to return to the Card Management main screen.



If you chose the Card Details option, or click on any activated card, you will arrive at the Card Details page. The Card Details page is where you will be able to block or unblock a card, set a travel notice, and more. These features are only available for cards you've activated within Card Management. There is no fee for Card Management, so we recommend that members activate all of their AOCU cards.

The screenshot displays the Card Management interface. On the left is a navigation menu with icons for ACCOUNTS, TRANSFERS, BILL PAY, MESSAGE CENTER, APPLY NOW, EDOCS, CHECK SERVICES, SAVVYMONEY, and SAVINGS GOALS. The main content area shows a 'Back' link, a card image for 'ADVANTAGE ONE CREDIT UNION Visa Platinum' with card number '4348', and 'Reward Points' of '8,948'. Below the card image, a table lists card management options:

Option	Status	Icon
Block / Unblock Card	ACTIVE	Settings gear
Report Card As Lost / Stolen		Dropdown arrow
Travel Notices	1 SCHEDULED	Dropdown arrow
Balance Transfer		Settings gear
Update Alert Thresholds		Settings gear
Enable Foreign Transactions	ENABLED	Settings gear
Contact Customer Service		Dropdown arrow
More Credit Card Options		Dropdown arrow
Update Registration	REGISTERED	Settings gear
Credit Card Rewards		Document icon

Now that your card is activated, let's review all of the features that you will have available to you! Please note that Reward Points, the Balance Transfer and Credit Card Rewards options will only display for credit cards.

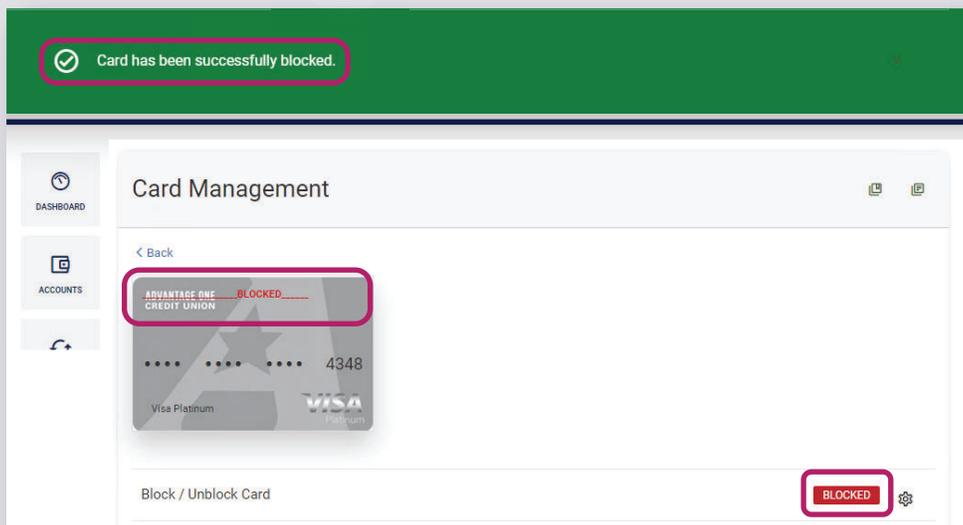
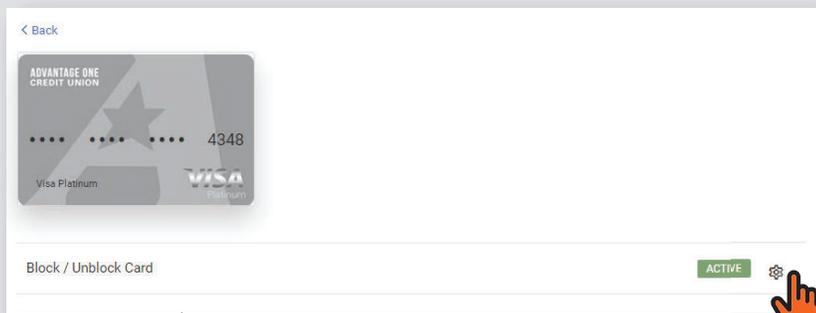
- Block/Unblock Card
- Report Card as Lost or Stolen
- Travel Notices
- Balance Transfer *(on credit cards only)*
- Update Alert Thresholds
- Enable Foreign Transactions
- Contact Customer Service
- More Credit Card Options *(on credit cards only)*
- Update Registration
- Credit Card Rewards *(on credit cards only)*

Block/ Unblock a Card

The Block/Unblock function of Card Management allows you to put your card on hold, so no charges may be made. A block is completely reversible and is not a substitute for reporting your card lost or stolen. Block/Unblock is intended as a temporary hold on charges.

Imagine that you misplaced your purse or wallet. Simply login, block the card, and then look for your card. When you find your card, simply unblock it. There is no charge, and the block/unblock is active within minutes. If you cannot locate your card, simply report it as lost/stolen, which we cover later in this guide. Block/Unblock buys you time to do a thorough search for your card without fear of fraudulent charges. Use Block/Unblock anytime to prevent charges to your card.

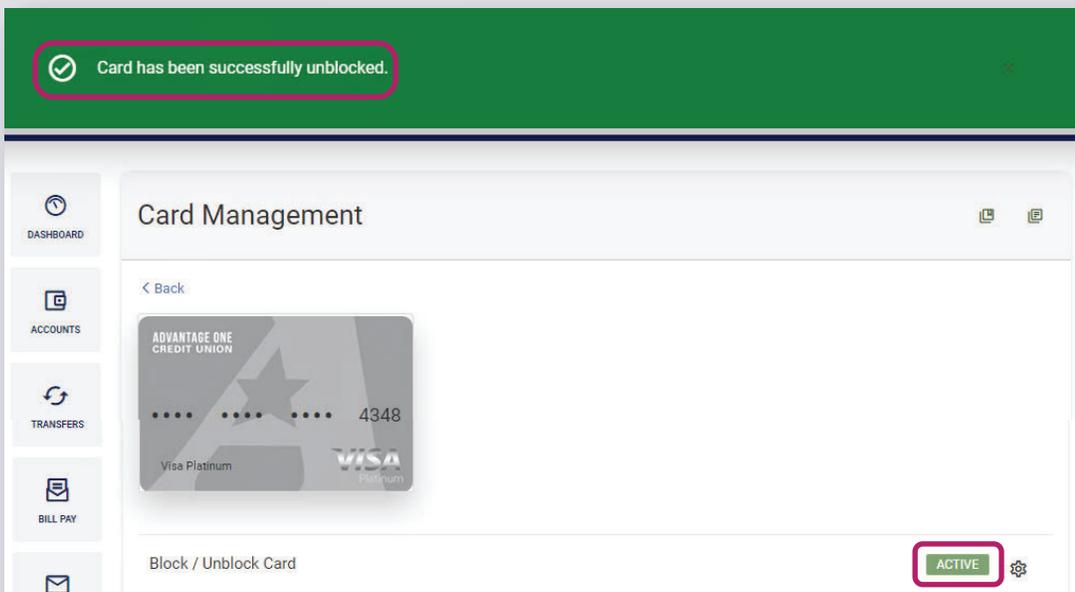
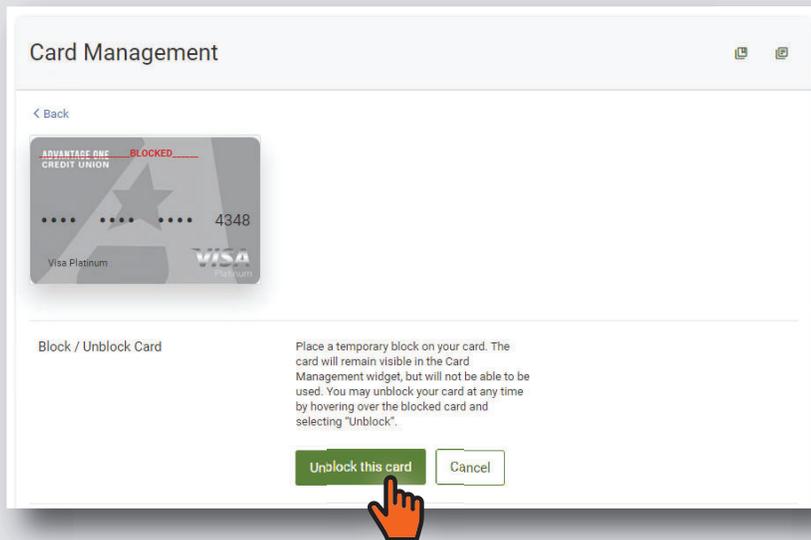
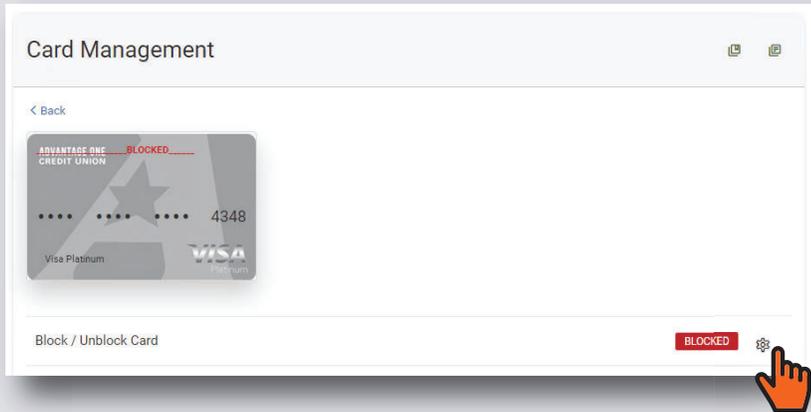
To employ, simply select the card you wish to block, and then click the gear icon next to Block/Unblock. Click "Block this card". You will receive a confirmation screen, and the card will then show with a " **BLOCKED** " message over the image until you unblock it.



Block/ Unblock a Card

Once a card is blocked, no charges will be accepted to the card.

When you wish to Unblock the card, simply select the card image in Card Management, click Block/Unblock and click the gear next to "Block/ Unblock" and then the "Unblock this card" button. Within minutes your card is unblocked and back in operation. No need to call an 800 number or contact the credit union.



Report Card Lost/Stolen

If your card is lost or stolen, you can now turn your card off, report it lost or stolen and get the replacement process underway all from within Card Management.

To use Lost/Stolen, simply click on the card in question, and on the Card Details screen, click on the down arrow icon next to "Report Card as Lost/Stolen". Next, simply choose whether to report it lost or stolen. You will be given details regarding the arrival of your replacement and the consequences of reporting the card. **Reporting a card lost or stolen is not a reversible action.** If you are simply unsure of your card's location, we suggest you use the Block feature and conduct a thorough search before reporting the card as Lost.

Card Management

< Back



Block / Unblock Card ACTIVE 

Report Card As Lost / Stolen

Lost (Replacement Card Will Have A New Number)
I have lost my card and I need a new card.

Stolen (Replacement Card Will Have A New Number)
My card was stolen and I need a new card

Report Card as **Lost**

EXPECTED REPLACEMENT DATE 24 JUL 2021

IMPORTANT, PLEASE NOTE:

- Your card will be **CLOSED** once it is reported **LOST**.
- You will **NO** longer be able to use this card.
- The replacement card will have a new number and expiration date and you should receive it within 7-10 business days.
- Remember to update any recurring charges you may have set up on this card with the new card information.
- Please allow 1-2 business days to process your request.
- A card replacement fee may apply based on your card agreement. By submitting your request, you agree to these charges.

Report Card as **Stolen**

EXPECTED REPLACEMENT DATE 24 JUL 2021

IMPORTANT, PLEASE NOTE:

- Your card will be **CLOSED** once it is reported **STOLEN**.
- You will **NO** longer be able to use this card.
- The replacement card will have a new number and expiration date and you should receive it within 7-10 business days.
- Remember to update any recurring charges you may have set up on this card with the new card information.
- Please allow 1-2 business days to process your request.
- A card replacement fee may apply based on your card agreement. By submitting your request, you agree to these charges.

Travel Notices

Now you can place a Travel Notice on your card any time you need to! Placing a Travel Notice lets us know that you may have spending in geographic areas that you normally wouldn't frequent. A Travel Notice lets us know where you'll be so that we don't accidentally inconvenience you when you're travelling and making desired purchases.

To start, simply navigate to Card Management and select the card in question. You'll notice a "None Scheduled" graphic, and the down arrow (∨) that will open Travel Notice options. You'll be stepped through a few questions about your trip. The first asks the Start and End Date of your trip. Simply click in Start Date and use the handy calendar to find your Start Date. Do the same with End Date. End Date should be the date after you have concluded all travel and will be back home, not the date you will leave for home.

Card Management

< Back



Block / Unblock Card ACTIVE

Report Card As Lost / Stolen

Travel Notices NONE SCHEDULED

Add New Travel Notice

Please provide us with your travel plans to prevent card interruptions.

Start Date **End Date**

Start Date

July 2021						
SU	MO	TU	WE	TH	FR	SA
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

End Date

July 2021						
SU	MO	TU	WE	TH	FR	SA
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Travel Notices

Travel Notices NONE SCHEDULED

Add New Travel Notice
Please provide us with your travel plans to prevent card interruptions.

Start Date: 07/07/2021 End Date: 07/08/2021

Destination: Select
Domestic
International



Next choose whether your travel will be Domestic or Foreign.

Travel Notices NONE SCHEDULED

Add New Travel Notice
Please provide us with your travel plans to prevent card interruptions.

Start Date: 07/07/2021 End Date: 07/08/2021

Destination: Domestic

Travel Locations: Type a detailed description here!

Additional Cards: Select Cards

Save Cancel



Tell us where you plan to go. If you're driving, let us know what areas you're planning to travel through.

For example, if you were driving to Florida, we might expect you to make purchases in Ohio. The more details you give us, the better able we are to make sure that we protect your account without inconveniencing you.

Travel Notices NONE SCHEDULED

Add New Travel Notice
Please provide us with your travel plans to prevent card interruptions.

Start Date: 07/07/2021 End Date: 07/08/2021

Additional Cards: Select Cards

Travel Locations: Type a detailed description here!

Save Cancel



Finally, if you have multiple cards with us, you'll be able to apply the exact same Travel Notice to those other cards. Click on Additional Cards and simply pick the card numbers from the list that you wish to share the notice.

This is a particularly nice feature if you are traveling and have debit and credit cards, or you and your spouse each have cards, etc.

Travel Notices NONE SCHEDULED

Add New Travel Notice
Please provide us with your travel plans to prevent card interruptions.

Start Date: 07/07/2021 End Date: 07/08/2021

Destination: Domestic

Travel Locations: Type a detailed description here!

Additional Cards: Select Cards

Save Cancel



When you have completed your selections, click "Save".

Travel Notices

Upon successful save of your travel notice, you will notice a successful banner at the top in green. You will now see that a notice is scheduled, along with a summary of the info that you provided.

✔ Travel Notice has successfully been submitted.

Card Management

< Back



Block / Unblock Card

ACTIVE



Report Card As Lost / Stolen



Travel Notices

1 SCHEDULED

Destination

Dates

Type a detailed description here!

07/07/2021 - 07/08/2021

Edit

Delete

Balance Transfer

The Balance Transfer option is only available on Credit Cards. Fill out one simple form and transfer balances from other high-rate credit cards to your AOCU Visa®! The information needed should be readily found by looking at your current credit card statement.

Balance Transfer

This form is to request a balance transfer from a credit card account to your existing Advantage One credit card. Please fill out the details below regarding the account you wish to transfer from. This includes the credit card company, your credit card account number, and the payment address on your statement.

[Credit Card Details](#)

CARD ISSUER NAME	<input type="text" value="Enter card issuer name"/>		
ACCOUNT NUMBER	<input type="text" value="Enter account number"/>		
MAILING ADDRESS	<input type="text" value="Address line 1"/>		
	<input type="text" value="Address line 2 (optional)"/>		
	<input type="text" value="City"/>	<input type="text" value="State"/>	<input type="text" value="ZIP (99999-9999)"/>
TRANSFER AMOUNT	<input type="text" value="Enter an amount"/>		
AVAILABLE BALANCE	\$1,000.00		

Card Issuer - The issuer of the card that you wish to transfer money from (ex. Chase Bank, Capital One, Kohl's, etc.).

Account Number - Your card or account number for the card you wish to transfer from.

Mailing Address - The mailing address of the card that you are transferring money from. This can be found on that card's statement.

Transfer Amount - The amount of money that you wish to transfer off of your other card and onto your AOCU Visa.

Available Balance - The remaining balance on your AOCU Visa card.

That's all there is to it! Once your transfer is approved, the transferred amount will reflect in the balance on your Advantage One Visa card. If there's any issue with the transfer, we will reach out to you directly to rectify the issue.

Update Alert Thresholds

Alert Thresholds are preset amounts that trigger notifications when your card is authorized for a charge above a specified amount. Unlike some of the other alerts in Online Banking, these alerts are near real-time, meaning you will see them within minutes of triggering.

If you wish to change alert settings, or if you elected to skip this step during initial setup, simply click the gear icon to get started. A menu will fly-out from the right with all of the threshold choices. Simply make your selection and click "Save Preferences" at the bottom of the fly-out panel. Now any time your card is authorized for a purchase that exceeds the thresholds chosen, you will receive an alert.

Update Alert Thresholds

Block / Unblock Card

Report Card As Lost / Stolen

Travel Notices

Balance Transfer

Update Alert Thresholds

Enable Foreign Transactions

Contact Customer Service

More Credit Card Options

Update Registration

Authorization Alerts

Would you like to receive alerts when your card transaction is authorized? This can help you keep track of your card's usage and allow you to be notified of unauthorized usage.

Authorization Alert Level

- Authorizations Over \$1,000.00
- Authorizations Over \$500.00
- Authorizations Over \$100.00
- Authorizations Over \$50.00
- Authorizations Over \$10.00
- Authorizations Over \$1.00
- All Alerts
- I Do Not Want Authorization Alerts

Save Preferences

Cancel

Enable Foreign Transactions

This feature allows you to curtail use of the card for any in-store, foreign purchases. Simply select Yes or No and click “save” to save your selection and exit.

Enable Foreign Transactions

Selecting "Yes" allows all card transactions outside of the U.S to be processed. Selecting "No" will only block in-store card purchases made outside of the U.S. A processing fee may occur for each foreign transaction.

NO YES





Contact Customer Service

This is a simple, clickable list of phone numbers related to credit and debit card features. Click the numbers to dial on your connected device and click “Close” to exit.

Contact Customer Service

For Debit Cards:

Activate card: [1-800-631-3197](tel:1-800-631-3197)
Update PIN: Call [1-888-886-0083](tel:1-888-886-0083) - Please have card available when calling.
Report fraudulent activity or a damaged card: [1-734-676-7000](tel:1-734-676-7000)

For Credit Cards:

Activate card: [1-800-631-3197](tel:1-800-631-3197)
Update PIN: Call [1-888-886-0083](tel:1-888-886-0083) - Please have card available when calling.
Report fraudulent activity:
- Platinum cards: [1-866-602-3982](tel:1-866-602-3982)
- Signature cards: [1-866-599-6693](tel:1-866-599-6693)

More Credit Card Options

More Credit Card Options only shows for credit cards and links to an external site that gives you even more card options.

More Credit Card Options

[Access additional credit card tools and preferences.](#)

Update Registration

Update Registration allows you to change between your Mobile or Email delivery method.

Update Registration is not intended to update the mobile number or email address, which is done in the Settings >Contact screen.

Update Registration

By registering this card you agree to receive communications about your card to the channel selected below. This may include basic card status information as well as any notifications related to other controls you select in the future.

Select between available SMS-verified phone numbers and available email addresses

Alert Delivery Method Mobile 734-752-0517

Email

Credit Card Rewards

Credit Card Rewards is a direct link to the CU Rewards site. The site requires you to confirm your information to register and gives you access to see your rewards point total as well as redeem points for merchandise, services and more.

Credit Card Rewards 