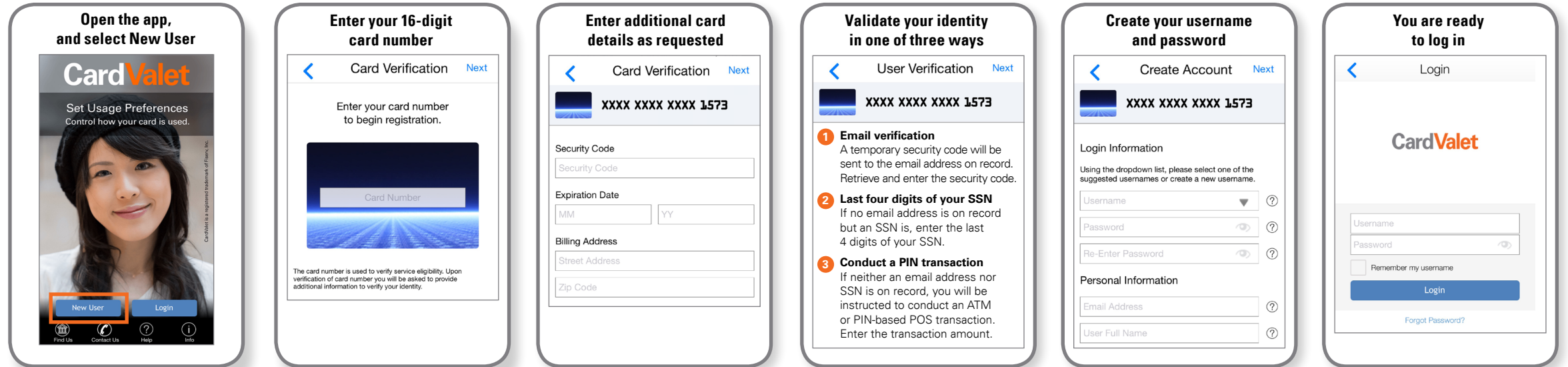


1

Download the CardValet App and Register Your Cards

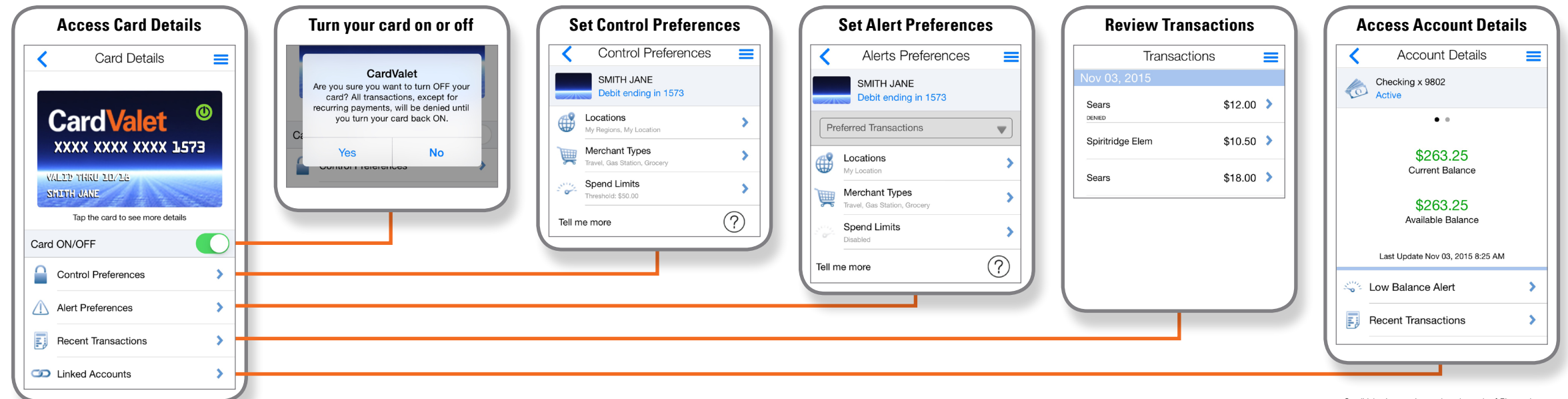
Download the CardValet application from the Apple® app store or Google play™



2

Turn Your Card On or Off; Set Controls or Alerts; View Balances and Card Transactions

Select a card from the CardValet home screen and you are ready to begin

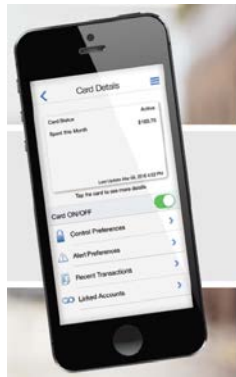


Control Spending

If you're trying to establish or stick to a budget, CardValet® can help. Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores.

You can also establish these controls by location.

The flexible app lets you change these parameters anytime with ease via your mobile device. Going on vacation? Holiday shopping? Simply update your transaction controls to fit your spending needs.



Get started!

Find out more about CardValet today. Then **download the app** for your Apple iOS or Google Android device.

Fraud Protection

A lost or stolen card is just one area of concern in today's world where Identity theft, skimming and other attacks are an unfortunate reality. Turning your debit card off when you're not using it helps safeguard against fraud. When your card is "off," no withdrawals or purchases will be approved.

Transaction controls that allow your debit card to work only in specific locations or geographic areas, add another layer of protection. And real-time alerts keep you informed when your card is used or declined.

Review Balances and Transactions

Monitor your finances from anywhere. Use the CardValet app to check your account balances.

Card Valet Frequently Asked Questions

Question	Answer
What types of phones are supported by Card Valet?	Works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.
Can a user unsubscribe from CardValet?	Yes. There are multiple ways that a user can unsubscribe. The user can unsubscribe through the CardValet application via Manage Portfolio. To unsubscribe, uncheck all cards and accounts and tap OK. When a user unsubscribes, all previously set alerts and controls are no longer in effect. The user continues to be considered active for the month that they unsubscribed.
How long does the app stay logged in if you do not log out?	Automatically logs the user off after 10 minutes of inactivity.
Does CardValet reflect the card status?	Yes. The Card Details section displays the card status—Active, Inactive, or Restricted.
Does the app show recent transaction history?	Yes. The app shows last 50 card-based transactions posted within last 30 days.
A threshold limit of \$50 has been set but the user cannot fill gas in some stations. Why?	Some merchant types will preauthorize the card for an amount that may be larger than the actual transaction amount. In this instance the preauthorization amount must meet the threshold spend limit.
What type of transactions display in CardValet?	Shows the transactions that are performed with the card. It does not show the transactions that are done on the account but without using your card, such as teller transactions or bill pay on an account.
A threshold limit of \$50 has been set but the user cannot fill gas in some stations. Why?	Some merchant types will preauthorize the card for an amount that may be larger than the actual transaction amount. In this instance the preauthorization amount must meet the threshold spend limit.
A threshold limit of \$50 has been set, but the user can fill gas in some stations for more than \$50. Why?	CardValet controls are only invoked during authorization of a transaction. In some cases, such as gas stations, a card may be tested for validity by doing a \$1 preauthorization, and the actual transaction amount is charged to the card after the transaction.

Wailuku FCU announces it is offering Card Valet, a new card management and fraud mitigation tool for debit cardholders.

CardValet®



Card Valet lets you:

- Turn your debit card on and off
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction control set by you
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts.