

### **Why are the Card Plastics being updated?**

Our current cards show wear and tear, fade, and can only produce flat images. You will see the quality of cards dramatically improve with the new plastics, utilizing high-quality, long-lasting plastic print technology, and a modernized design for credit unions from coast to coast.

### **When can I expect to receive the new plastic?**

You will receive the new card upon expiration or upon replacement if lost/stolen.

Please keep in mind that if a card is lost or stolen you must call in to Cardholder Services to get a new card. Once the new card is issued, please ensure your account payment information has been updated for bill payments.

### **What new features are expected?**

In addition to the delivering high-quality credit cards, these modernized cards have features which align with the values of our credit union, such as accessibility and reduced environmental impact. Some of the cards will utilize plastic reclaimed from coastal waters and some will have accessibility notching.

The Cash Back, Classic and USD cards will be printed on plastic reclaimed from coastal waters, preventing the currents from moving it to the ocean depths, endangering ocean life. Each card is made of 70% reclaimed recycled plastic and is the equivalent of one water bottle. The edging of the card will present in a hue similar to a blue water bottle, reminding the holder of the value of the card.

Both the Gold card and the Premium card in our product suite will be finished with a notch on the opposite side of the chip. This is known as ‘accessibility notching’ and is designed to assist visually impaired cardholders locate the correct card and the chip location.

### **Are the Plastics reclaimed from Canadian Coastal Waters?**

The plastics are reclaimed from any coastal waters.

### **Why was a Maple Leaf selected? / Why were these designs chosen?**

The design and direction of the modernized plastic suite was advised by a committee of credit union representatives from across the country. The designs were selected to represent credit unions from coast to coast.

### **Why are all the cards not on recycled plastics?**

Through the research of new printing and materials available in the marketplace, our aim was to align with various ESG (Environmental, Social and Governance) principles, including environmental and accessibility.

Due to the construct of the recycled materials, currently the accessibility notch is not available on that material.

As we felt the accessibility notch would be more of a value add to our cardholders as they progress in their life stage, we opted to include those on the Centra Gold and Premium cards.

We'll continue to monitor the availability of features and materials as the technology continues to progress.

### **Why is the accessibility notching only available on certain cards? Are there plans to add the accessibility notch to all cards?**

Through the research of new printing and materials available in the marketplace, our aim was to align with various ESG (Environmental, Social and Governance) principles, including environmental and accessibility.

The core products, Cash Back, Classic and USD cards make up close to 65% of our portfolio and we saw this as a place to make a significant environmental contribution. Due to the construct of the recycled materials, the accessibility notch is not currently available on that material.

We'll continue to monitor the availability of features and materials as the technology continues to progress.

### **What happened to my credit union images on the plastics?**

In order for our credit union to be able to provide you with a high quality, durable and modern card, we're moving to a standardized preprinted card design base. You'll always be able to see our credit union logo on your credit card.

### **Why have the network logos changed?**

With the different printing technique used on the cards now, there does not need to be white area around the logo.

### **Why is my name on the front of the card?**

Some card issuers are moving cardholder names to the back of the card. We decided to leave it on the front to allow for more room on the back to make your card number and the Cardholder Services contact information larger.

### **Why is there no signature panel?**

Having a signature panel on the back of your card is no longer required as signatures are no longer required for a merchant to verify your identity to complete a purchase. Removing the panel allows more room for the card identifier number to be printed in an accessible manner.

### **Why is there a signature panel on the USD Card?**

While not required by the networks, there are still some instances in the USA where the signature of the cardholder is reviewed. To ensure comfortable cardholder experiences for those cardholders who spend more time in the United States, we've added the signature panel on the US Dollar card.

### **Why are the magnetic stripes coloured?**

The magnetic stripes still function the same way. The colours were chosen to compliment your card design.

### **What is the SEC Code?**

'SEC' located on the back of your card is shorthand for the Security Code. This is the way that Visa refers to their security code. This number can also be referred to CVV (Card Verification Value) or CVN (Card Verification Number) and is the three-digit number you'll be asked for to verify your card on hand.

### **Why is Collabria Financial mentioned on the back of my card?**

Our credit union has partnered with Collabria Financial Services as our credit card issuer, to provide us with the opportunity to service our members with credit cards. You can access their website at [www.collabriacreditcards.ca](http://www.collabriacreditcards.ca) or call Cardholder Services at the number printed on the back of your card.

### **Why number stacking is only on Visa?**

The 4x4 card number grid on the back of the credit card is a patented design by Visa, which is why the availability is on Visa cards only.

### **Why are the numbers on the back of the card?**

Changes in technology has resulted in card numbers no longer needing to be embossed on the front of cards. To secure your card number, it has been placed on the back of the card so it will remain hidden when you extend out your card to tap or insert your card at a merchant terminal or ATM.

Additionally, placing the number on the back enables the numbers to be larger to enhance readability.

### **Can I use payWave?**

Yes you can use payWave. payWave has a tiny radio antenna. It's this technology that lets you pay by "waving" your card over a secure card reader.

### **Why has the card image on my digital wallet changed?**

With the card plastics being updated, the digital card arts are being updated in digital wallets to align with this update. You may notice that the image in your digital wallet is not the same as your card plastic, please rest assured that your digital wallet will still function. The images will align when you receive your new plastic - either when it renews or you require a replacement plastic.