



LOCK'N'BLOCK®

Now you can lock or block your credit union debit card, anytime, anywhere!

Lock'N'Block® is a new card block service that is quick, easy and convenient. Whether your card has been lost or stolen, you can rely on Lock'N'Block® to protect you from fraud with the simple click of a button. It allows you to lock your Interac Flash debit card through your mobile app, mobile web or MemberDirect® online banking and 'block' any unauthorized or unwanted use.

Features:

- Lock or unlock your Raymore Credit Union debit card
- Block or unblock purchases and refunds
- Block or unblock ATM transactions
- Block or unblock international transactions

Benefits:

- If you lose or misplace your debit card, you can log in and block your own card immediately until you find it or have the opportunity to report it lost or stolen
- Much of the debit card fraud happening today occurs outside of Canada. You can block/unblock all international transactions with this new feature
- You can turn your card on and off as you wish with Lock'N'Block®. For example, you could choose to have your debit card turned off and only turn it on while you pay for something or use an ATM. This is the ultimate in card security!
- Have the peace of mind knowing that you have complete control over your debit card

HOW IT WORKS

RCU Mobile App

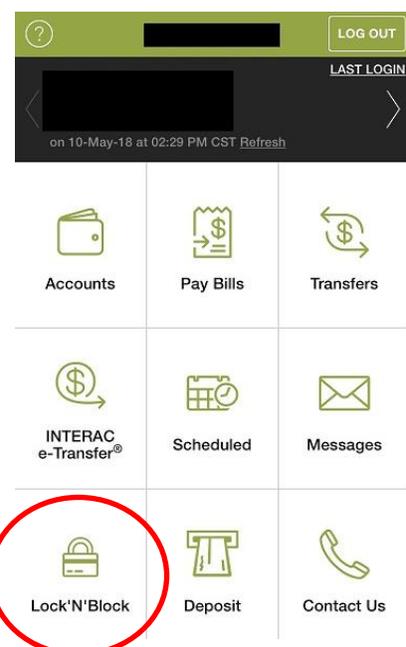
- Log into RCU Mobile App
- Tap the Lock'N'Block® icon
- Select the debit card & toggle to either 'lock' or 'unlock'

MemberDirect® Online Banking

- Log into MemberDirect® online banking
- Under Account Services, click Lock'N'Block®
- Select the debit card (edit) & click to either 'lock' or 'unlock'

Mobile Web

- Log into mobile web
- Under Menu, tap the Lock'N'Block® icon
- Select the debit card & toggle to either 'lock' or 'unlock'



FAQ's

1. What is Lock'N'Block®?

Lock'N'Block® is a mobile card lock service that allows you to lock your Raymore Credit Union debit card or block transactions by using the Mobile App, Mobile Web, or MemberDirect® online banking. Lock'N'Block® makes it easier and faster for you to protect your accounts, as you will no longer have to call your branch to lock your debit card if it's lost. If your debit card is stolen, lock it first and then contact us.

When the card is "locked", all transactions are automatically declined, making fraudulent attempts to use the card at either ATMs or POS devices virtually impossible.

2. How does Lock'N'Block® work?

Lock'N'Block® is integrated into MemberDirect® and our mobile banking app. Once you suspect your card has been lost or stolen, simply log in to your account, click the Lock'N'Block® icon, select your card, and toggle to either 'lock' or 'unlock'.

3. What if I don't use the RCU Mobile App or MemberDirect®?

If you are not signed up for MemberDirect® online banking, please come in and we will gladly get you set up.

4. If my card is lost or stolen, and I haven't used Lock'N'Block®, am I still covered for fraud losses?

Yes, all Interac debit cards are covered by Interac's Zero Liability policy.

5. What happens if I find my card that I had locked?

Log in to your account, click the Lock'N'Block® icon, and select your card. Toggle to select the 'unlock' feature.

6. Is there a fee for using the service?

No, Lock'N'Block® is a complimentary service offered to our members with the free RCU Mobile App and MemberDirect®.

7. Can I manage debit cards that I hold with other financial institutions in Lock'N'Block®?

No, you can only manage your Raymore Credit union debit cards.

8. Can I manage my Mastercard's and/or Global Payment Mastercard's in Lock'N'Block®?

No, this feature is designed to manage your Raymore Credit Union debit cards only.

