



CardNavSM by CO-OP

Frequently Asked Questions

What is CardNavSM by CO-OP?

CardNav technology enables superior control, security, and financial visibility via your mobile phone. It lets you manage your cards on-the-go with an intuitive mobile app.

You control when and where your cards can be used, as well as view and act on instant alerts when transactions are processed. You also can perform card management functions such as turning the card on/off, and perform basic mobile banking functions such as view balances and transactions, transfer funds between accounts linked to a card, and search for nearby ATMs.

What are the benefits of CardNav?

- Control when and where your card is used
- Receive near-real-time notifications to alert you of any unauthorized use
- Secure your accounts by locking your card when not in use and unlocking for use
- Control dependent purchases to avoid misuse

What types of controls and alerts can I set/receive within the application?

The following controls and alerts can be customized individually by card:

| Type | Control Preferences | Alert Preferences |
|--|--|---|
| Location <i>Based on where the transaction occurs (merchant location).</i> | <p>Set geographic restrictions where the card can/can't be used.</p> <ul style="list-style-type: none"> ■ My Location—Compare your smartphone location to the merchant's location for in-store purchase. ■ My Regions—Set regions (region on a map, city, state, postal code or country) for card usage. Up to three regions can be specified. ■ Block International—Does not allow card to be used internationally. This option can only be selected when My Location and My Regions are turned off. <p>Note: You will still need to notify us if you are traveling, as all host settings override any CardNav setting.</p> | <p>You can set up one of the following location policies. Only one location can be set at one time, and the location policy is always based on the primary device.</p> <ul style="list-style-type: none"> ■ My Location—"Follow-Me" alert when your smartphone location is different from merchant location for in-store purchase transaction. ■ My Regions—Transaction (i.e., Merchant) location is outside card-use area pre-defined by you (such as a region on a map, city, state, postal code or country.) Up to three regions can be specified. ■ Block International—An alert will be generated if your card is used internationally. Cannot be used in conjunction with My Location and My Regions. |
| Threshold <i>Based on the threshold amount set by the user.</i> | <p>Restrict transaction based on the dollar amount:</p> <ul style="list-style-type: none"> ■ You can set a specific dollar amount for transaction. <p>Set thresholds for available balance:</p> <ul style="list-style-type: none"> ■ When you log in, the system requests updated balance information. The information for your accounts is compared with the alert settings, and if appropriate, an alert will be sent. | <p>Any of the following alert threshold preferences may be set:</p> <ul style="list-style-type: none"> ■ Card Threshold Amount—Alert is sent when transaction amount exceeds specified threshold amount. ■ Account Low Balance Threshold—Alert is sent when the balance received by CardNav (during login or refresh) is below the specified threshold amount. |
| Transaction Type <i>Based on type of transaction at point of sale.</i> | <p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> ■ In-store (card present) ■ Online (including bill pay) ■ Mail/Phone Order ■ Auto Pay (recurring transactions) ■ ATM Transactions (except balance inquiries) ■ Others | <p>Any of the following types may be turned on to send an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> ■ In-store (card present) ■ Online (including bill pay) ■ Mail/Phone Order ■ Auto Pay (recurring transactions) ■ ATM Transactions (except balance inquiries) ■ Others |

| Type | Control Preferences | Alert Preferences |
|--|--|--|
| Merchant Type <i>Based on the type of merchant where transaction occurred.</i> Note: These are ignored for ATM and Auto Pay transactions. | Any of the following types may be turned on to deny transactions of that type: <ul style="list-style-type: none"> Department Stores Entertainment Gas Station Groceries Household Personal Care Restaurants Travel Age Restricted Others | Any of the following types may be turned on to initiate an alert when a transaction of that type occurs: <ul style="list-style-type: none"> Department Stores Entertainment Gas Station Groceries Household Personal Care Restaurants Travel Age Restricted Others |
| On/Off | Only allow transactions when you turn your card on: <ul style="list-style-type: none"> A card can be turned on or off with a single touch. A card can be turned on for a short duration of time or purchase window. You can see and change instantaneous card status via a mobile application. | N/A |

Does the app require me to authenticate each time the application is started or accessed?

After the initial registration and two-factor authentication, you will only need to log in with your user ID and password or a four- to ten-digit pass code if the application's session has timed out.

Can the app be controlled from a desktop or laptop computer?

No, this is a mobile app and is controlled by a smartphone.

Whom do I contact for CardNav support?

Please contact us directly with any support questions.

Will CardNav work outside the U.S.?

Yes. If your phone has an internet connection, the app will work.

Does location functionality depend on phone signal?

An alert is triggered or a control is initiated by in-store transactions that occur outside of the area where your primary mobile device is located. The mobile device must have location services (GPS) enabled with permission to use the current location. If your phone is turned off, without cellular service, or does not provide GPS location coordinates it will use the last saved GPS location. However, if this situation occurs for more than eight hours, CardNav temporarily ignores the My Location policies. Transactions would not trigger alerts or control denials based on My Location preferences during this time; however an alert would be generated informing you that a transaction was conducted.

How long can I leave a card "off"?

You can turn your cards off, leave them off as long as you want to, and only turn them back on when you want to perform transactions.

How many cards can each user set up?

There is no limit to the number of cards that you can set up, as long as the account is with a credit union offering CardNav.

If I have two credit union accounts and a debit card with each, can I manage the different cards from the same CardNav account?

A separate CardNav account would be required for each card that belongs to a different credit union.

Are the in-app notifications via push, or do you have to be logged in?

Notifications are push notifications in app. You do not need to be logged in.

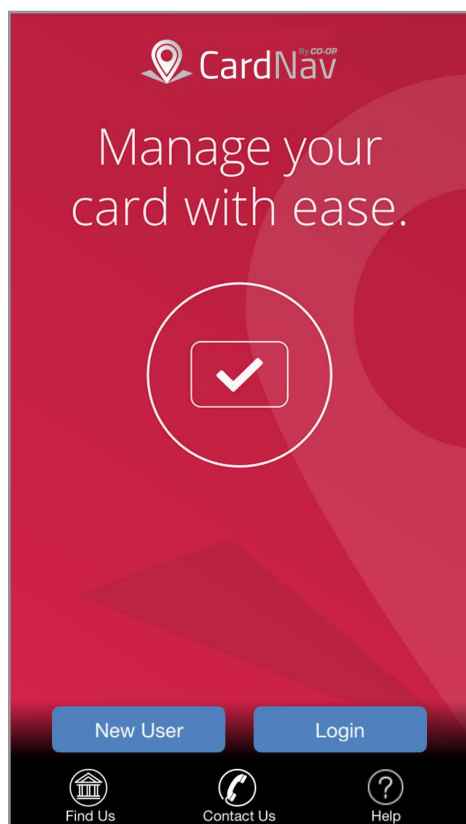
Does the app time out (log off) after a period of time?

Yes, however, we recommend as a best practice that you set up a passcode, which requires entry of a four- to ten-digit code every time the app is launched and every time the app comes to the foreground.

What if I have my card turned off and a recurring utility bill wants to charge my card? Will that transaction be denied?

When the card is off, most card transactions are denied by CardNav and alerts are generated for attempted transactions. However, Auto-pay transactions and credits (deposits, returns and reversals) are exempt from this high-level control.

How Do I Get Started?



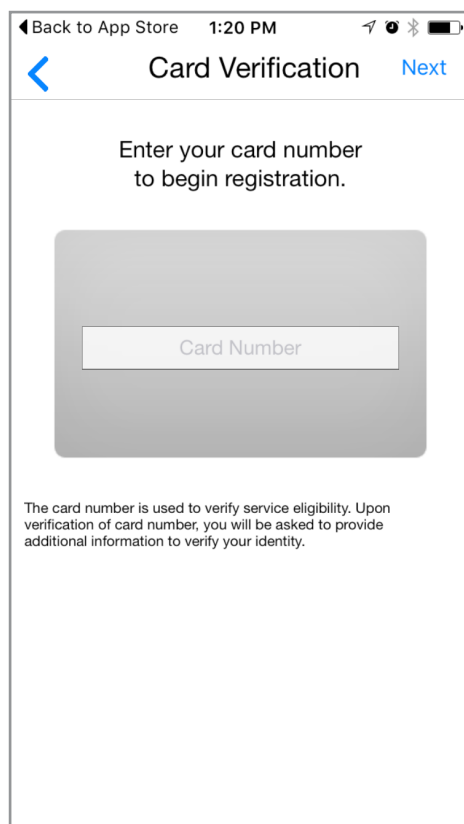
Download the app onto your smartphone from the Apple iTunes App Store or Google Play Store by searching for "CardNav."

Click **New User** to open the app and set up your account.

You'll also use this screen to:

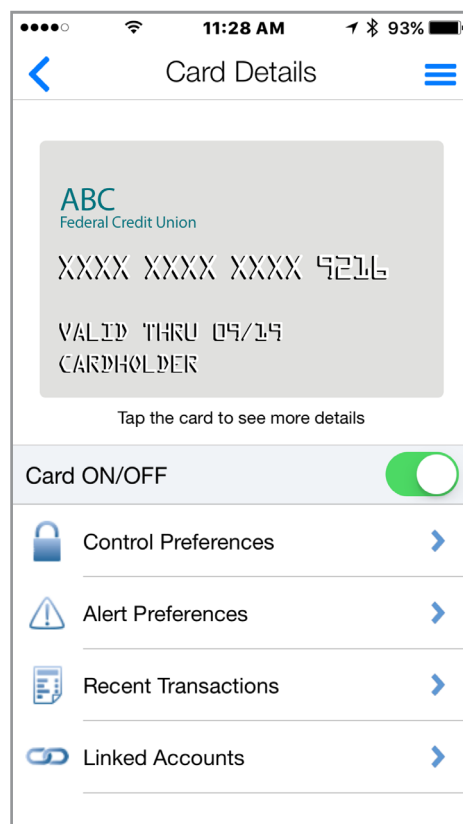
Find Us – Look up ATMs and locations in your area.

Contact Us – Give us a call or send us a message online.



Add our Credit and Debit Cards. For this step you will need your card and personal information.

To add additional cards after you have completed registration, click the Menu button, then go to "Manage Portfolio", and click "Add Card."



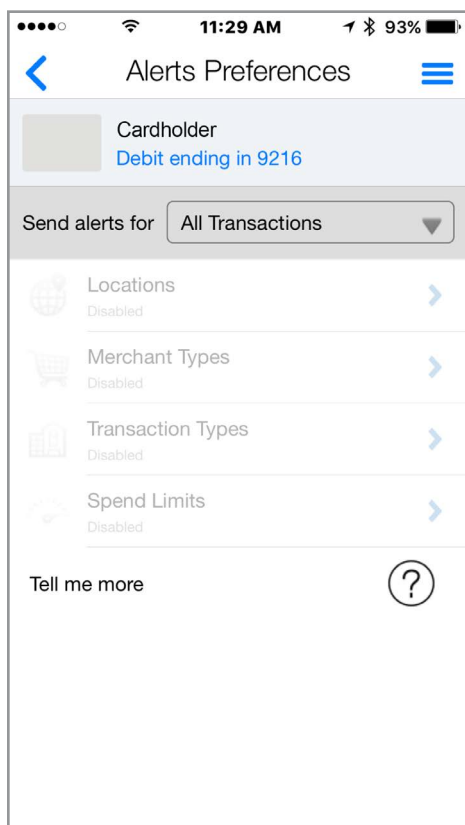
Set your preferences. This is the Main Screen in which you can turn your card ON and OFF.

Control Preferences: Set when, where, and how your card is used.

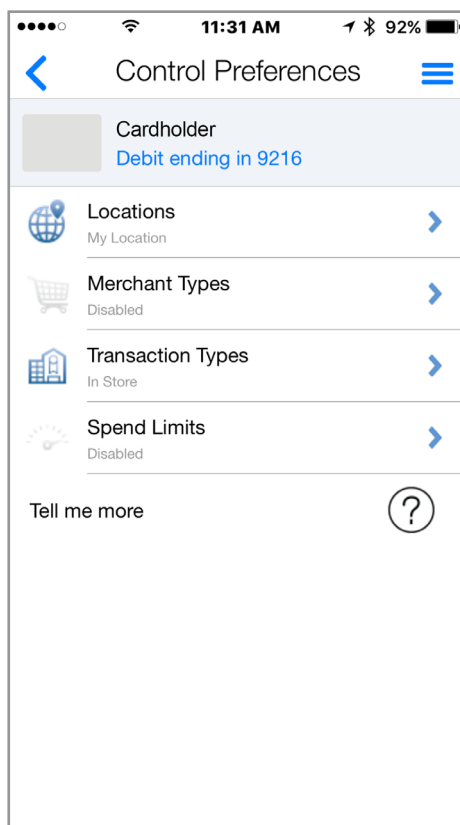
Alert Preferences: Determine what transactions will trigger an alert.

Recent Transactions: View your recent purchases. Review for fraud.

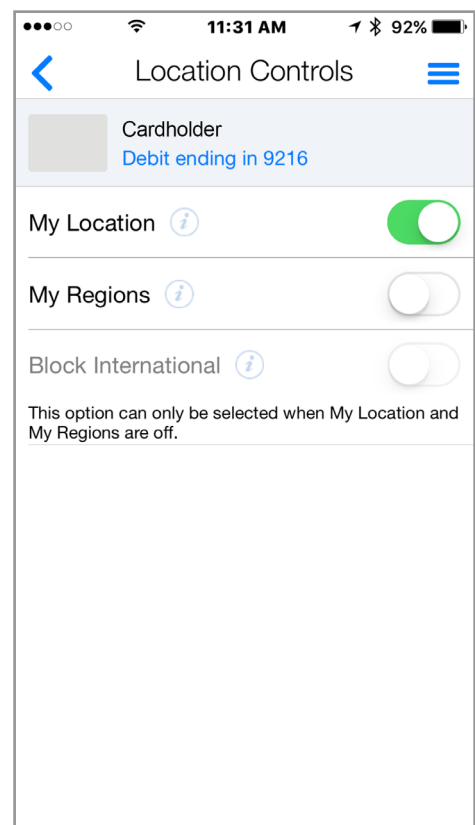
REMINDER: Don't turn your card off and forget your phone before going shopping.



Take a tour and get acquainted with the **Alert Preferences** first. Review the alert options and decide if you would like to receive alerts on all transactions or specific purchases.



Then enable **Control Preferences** to set spending limits and configure policies for when and where your card can be used.



Set **Location Controls** to deny transactions outside of a specified region or away from your mobile device.

EXPERIMENT! This is the best way to learn about all the settings you can use to stay on budget, keep you safe while traveling, or just monitor your account for fraudulent activity.

REMEMBER: The Help tab has everything written out in plain text if you would like to read more in depth.

Find out more at www.fedstarcu.com

