

FAQ

NEW DEBIT CARD | EMV (CHIP) AND CONTACTLESS

Hiawatha Bank is excited to announce that we are upgrading your **debit card** experience to better meet your needs. These enhancements come with a few changes, and we want to inform you about what to expect. For your convenience, we have included a **Frequently Asked Questions** section below. If you have any additional questions or inquiries, please reach out to the appropriate branch.

New Debit Card Features

- ✓ **New Card Design:** Your new debit card features a new design but still carries the same security and reliability you've always had.
- ✓ **Tap to Pay Functionality:** Look for the contactless symbol on any payment terminal.
- ✓ Your new card will be part of the **MoneyPass** network. Locate MoneyPass surcharge free ATM's at www.moneypass.com.
- ✓ **Mobile App Ability:** Consumer card holders will have card control capabilities where you can set travel notices, transaction alerts, initiate a transaction dispute, and/or temporarily turn your card off if you have misplaced it. This could help prevent unauthorized card transactions. These functions will be made available to consumer mobile app users in May 2025.

What You Need to Know

- ✓ **April 7, 2025** - To ensure seamless access to your accounts, a new debit card will be mailed on this date. Please anticipate 7-10 business days for delivery.
- ✓ **April 20, 2025** – Last day your current debit card will work.
- ✓ **April 21, 2025** – Must activate and assign a pin on or after this date to start using your new debit card.
- ✓ Destroy your old debit card upon activation of your new debit card.
- ✓ All cardholders will receive a new physical card with a unique card number, expiration date, and CVV.
- ✓ **ATM card holders will not receive new cards at this time but will be required to reset their PIN. Call (800) 992-3808.**

About the Upgrade on April 21, 2025

Hiawatha Bank will make the transition in the early morning hours, between 2:00 am – 5:00 am. No cards will be available for use during this time frame.

All branch locations' ATMs will be down and offline all day for software updates.

Frequently Asked Questions

Why am I receiving a new debit card, and will my card number change?

We are upgrading your debit card to enhance your experience and provide new features. As part of this update, your new card will have a new card number. Be sure to update your card information with any merchants for recurring or preauthorized payments.

Will my checking and savings account numbers change?

No, your account numbers will remain the same.

I have multiple debit cards with Hiawatha Bank, how do I know which card goes with which account?

You can view the account your debit card is attached to by logging into the mobile app or at www.hiawathabank.com and simply clicking on the debit card.

Can I continue using my existing card until the expiration date on the card?

No, your existing debit card will not work after April 20, 2025. Instructions will be provided with your new card to ensure it's ready to use upon activation.

Will there be any fees associated with my new debit card?

No, there are no additional fees for the issuance of your new debit card.

What happens if I don't receive my new debit card before April 21, 2025?

If you have not received your new debit card on or by April 18, 2025, please contact us at (319) 378-5979 to verify your mailing information and request a replacement, if needed.

Will my joint account owner receive a new debit card as well?

Yes, as a security feature, each cardholder will receive their own unique card. Cards will arrive separately.

How do I activate my new card and set up a new PIN?

Instructions for activation will be included with your new debit card. You can select your unique PIN by calling the number on the activation label and choosing the correct option.

What are the default limits on my new debit card?

All newly issued cards will have a point-of-sale limit of \$505 and an ATM withdrawal limit of \$205. If you would like your limit changed, please request approval at any branch location.

What should I do about preauthorized or recurring payments tied to my existing debit card?

To avoid any interruptions with recurring or preauthorized payments (e.g., monthly bills), please update merchants with your payment details using your new card number and expiration date on or after April 21, 2025.

What should I do with my old card once the new one is activated?

After activating your new card, please destroy your old debit card by cutting it up, ensuring both the magnetic strip and chip are unusable.

Can I add my new debit card to mobile payment apps like Apple Pay, Samsung Pay, or Google Pay and does it support contactless payments?

Yes. This feature will not become immediately available when you activate your new card; however, it will be available in May 2025. Your card also comes with tap-to-pay functionality for contactless payments at participating merchants.

Will I still be contacted if I have potential fraud?

Yes. If fraud is suspected on your card, our core provider, FISERV, will be reaching out on behalf of the Hiawatha Bank and Trust team to verify transactions that may be suspected as fraud. If you do not respond to FISERV, Hiawatha Bank staff will also attempt to contact you.