

### **What is MyCardRules?**

MyCardRules is an easy-to-use mobile App that lets you set card controls, add restrictions and receive transaction alerts.

### **Is it secure?**

Yes, managing your cards with MyCardRules is safe and secure. Your account is password protected and highly encrypted.

### **Why is it a better way to manage my cards?**

Because you can manage your card transactions all in one place, right from your mobile device. You have complete control of how, when, where – and WHO uses your cards.

Plus, knowing that you've set rules, restrictions and alerts that meet your specific spending preferences adds another layer of fraud detection and prevention, and gives you added peace of mind.

### **How many cards can I add?**

As many as you'd like!

### **What happens when I turn my card Off?**

All transactions (other than recurring transactions) will be denied, giving you the flexibility to control when you card can be used. Should fraud occur, contact the credit union to permanently close your card.

### **If I have my Location Preferences set and my phone is lost or stolen, what do I do?**

Call HHFCU at **1-845-561-5607**. We will turn off your Location preferences so you're able to use your card. Once your phone is found or replaced, you will need to turn your Location settings On.

### **How do Location Preferences work?**

First, your phone's location feature must be set to ALLOW. When My Location Preference is on in the App, in-store transactions at locations that differ significantly from your location will be denied. The App can determine where the phone is at any time, and uses it as an indicator of where you are. An in-store card transaction at a location far away from you is likely fraudulent. My location control is an effective way to help deter fraud. Online transactions are exempt from this preference.

### **What are Control Preferences?**

Preferences allow you to specify how and where your card should be used. Options are Locations, Merchant Types, Transaction Types, and Spend Limits. (Please note: Spend limits do not override daily card limits set by the credit union.) Set preferences restrict usage to only predefined transactions. For example, if you wish to use your card within your city only, set your city as 'My Region.'

**I received a NEW debit card after entering my previous card's information in the App. Now what?**

When you receive a new debit card (for any reason) you must update your card information in the App. A new expiration date, card number, security code, etc. are all changes that trigger the need to update your information.

**How do I turn my card on and off?**

Tap the 'Enable Card' slider (located below the card image in the App) to turn the card on or off.

**How does MyCardRules let me manage my cards?**

Just download the MyCardRules App from Google Play™ or the App Store®. Then you can set a wide range of controls and alerts on all your cards. For example, you can:

Turn your card on or off

Set transaction spending limits based on your preferences, including dollar amount, transaction type and merchant type

Get instant alerts on certain types of transactions, like when a transaction is declined

Set a specific region where the card can be used or restrict usage based on your mobile device's location

Set parental controls and monitoring

Alerts will show up just like any other notifications you get on your mobile device.