

Debit & Credit Card Upgrade – Member FAQs

What's Changing?

- **New Cards** – Kaua'i FCU debit and credit cards are being updated with fresh new artwork.
 - **Tap to Pay** – All new cards will include secure, contactless “tap to pay” technology.
 - **Mobile Wallet** – Coming soon! You'll be able to add your Kaua'i FCU card to Apple Pay, Google Pay, and other digital wallets. Stay tuned for more details.
 - **Debit Card Rewards** – Pair your debit card with Nalu Checking and earn **5% cash back** on purchases (up to \$20/month). Plus, opt in for debit card round-up, and we'll round up each purchase and put it into your Anuenue Savings. Watch your savings grow with 5% APY*.
 - **Credit Card Rewards** – Introducing **Kaua'i FCU Rewards**: earn 1 point for every \$1 spent and redeem points for cash back, gift cards, and merchandise.
 - **Business Credit Cards** – Now available with a separate account, including Kaua'i FCU Rewards.
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Do I need to do anything?

- **No!** – Your debit and credit cards will work the same.
 - **Automatic Replacement** – You will not receive a new card automatically. You'll receive your new debit or credit card when your current one expires.
 - **Expiring Soon?** – If your card expires soon, a new one will automatically be mailed.
 - **Requesting a Card Early** – Want a new card before its expiration? Request one at any branch or by calling (808) 245-2463. A **\$10 replacement fee** applies.
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What will the cards look like?



Member & Business Debit



Member Credit



Business Credit

Kaua'i FCU Credit Card Rewards Program



- **Credit Card Only** – Rewards apply to Kaua'i FCU credit cards.

- **Activation** – Members can log in through their online banking account. More details to come.
 - **Points** – Earn 1 point per \$1 spent.
 - **Redemption Examples:**
 - Gift Cards
 - Cash Back
 - Merchandise
 - **Timeline** – Points start accruing on October 14th. Access to the rewards site will begin on or around October 24th. Stay tuned for more details.
 - **Promotion** – earn 500 bonus points for your first login between October 24 – December 31st!
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Service Disruptions Are Not Expected, But May Occur

- **Debit Card Update** – October 5 overnight to early October 6.
 - **Credit Card Update** – October 10 through October 14
 - **Possible Impact** – Temporary service interruptions or errors may occur. If you experience issues, call or text us at (808) 245-2463 or email aloha@kauaicreditunion.org. We'll respond within 24–48 business hours.
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Business Credit Cards

Yes! Business members can now access Kaua'i FCU business credit cards with rewards eligibility. Terms vary—please contact us by call or text at (808) 245-2463 or email aloha@kauaicreditunion.org.

Quick Summary of Benefits

- Tap-to-Pay convenience
- New Kaua'i-inspired card designs
- Enhanced online banking features
- Kaua'i FCU Rewards for credit cardholders
- Business credit cards with rewards
- Digital wallet support (coming soon)

