

Debit Card Re-Issue Information

If you have any other questions, please contact us at (314) 621-4575 or 800-621-4828.

Why did I receive a new card in the mail?

Because of a large security breach, the credit union has reissued debit cards that may be compromised to help prevent fraud from occurring on our members' accounts.

I am on multiple accounts at the credit union. Which account does this card access?

If you are on multiple accounts at the credit union that have debit cards, you can contact our call center, our chat service, our secure email through Virtual Branch or any branch. We can help you determine which account each card accesses.

Why have I received multiple debit cards?

If you received multiple debit cards, it is possible accounts on which you are a joint have also been reissued. Contact the credit union for help determining which card accesses each account.

What is the \$15 fee on my account labeled "Debit Card Reissue Fee"?

There is a fee of \$15 to reissue a debit card for any reason. This is reported in our Cost Guide, which is available at any Gateway Metro Federal branch. The credit union does offer Debit Card Assurance to avoid this fee. Gateway Metro Federal's Debit Card Assurance is an innovative program designed to help protect you from the expense of replacing your debit card.

Here's how Debit Card Assurance works.

Your account will be debited 50 cents each month to cover the cost of replacing your card if it is lost, stolen, damaged or compromised. Please contact us if you would like to enroll in Debit Card Assurance.

My card has been compromised in the past. Should I stop using my debit card?

No. In this age of technology, securing data can be a challenging task, but there are services in place to help offset this risk. The most important thing you can do to keep your account safe is to monitor it closely. Gateway Metro Federal offers multiple services to do this. By using Virtual Branch, Mobile Money, the Audio Response Line and reviewing your monthly statements, you can prevent losses from your account. If you detect any unauthorized activity, notify us immediately. We will work with you quickly and efficiently to resolve the situation.

I have preauthorized transactions set up using my debit card. Can I continue to use my old card?

No. Your old card will be deactivated. Please contact any merchants using the old card number to be sure that your debits process correctly. This only affects merchants who are using your debit card number. If they are using your routing number and account number, you will not need to make any changes.

My joint account holder and I had the same card numbers. We now have different card numbers. Is this a problem?

We have stopped issuing the same card number to different members for many reasons. This makes it easier to determine which cardholder issued which transactions. It can also minimize inconvenience. If only one card is compromised, the other cardholder can continue to access the account with his/her card.

If my card was compromised, does that mean I had fraud on my account?

No. The cards have been reissued in hopes of preventing any fraud from occurring. However, you are the only one who knows if a fraudulent transaction has actually occurred. It is best to frequently review your account activity and report any transactions you have not authorized as soon as possible.

Does my new card have the same PIN (Personal Identification Number) as my old card?

No. For security reasons, we do not keep your PIN on file. Therefore, we had to issue a new PIN on your new card. However, you can visit any of our locations with your new card to change the PIN.

My card works as a signature transaction, but won't work when I try to use my PIN (Personal Identification Number). What is the problem?

It is possible some data was not correctly entered into our system. Please contact us if your PIN is not working, and we will help resolve the situation.