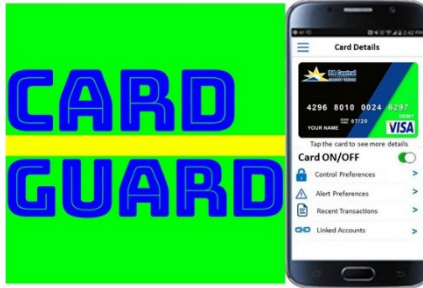


FREQUENTLY ASKED QUESTIONS ABOUT PA CENTRAL'S



Q: What do I need to do if I am already enrolled in CardValet?

A: Download the CardGuard app and then uninstall the CardValet app.

Q: What happens if I download the CardGuard app, but I don't uninstall the CardValet app?

A: You will receive two alerts for your transactions.

Q: What happens if I don't download the CardGuard app and keep the CardValet app?

A: CardValet will continue to work as it does today.

Q: How are alerts received?

A: Alerts are received as a push notification to your smart phone. Data rates do not apply

Q: Is CardGuard for my credit and debit card?

A: Yes

Q: What is single sign-on?

A: If you are logged into our mobile app, you can select "My Cards" which will redirect you to CardGuard without logging in. If you are logged into CardGuard, you have the option of returning to the mobile banking app. Click on PA Central FCU to be redirected.

Q: What controls are available?

A: Turn card on/off

Set merchants types

Set transaction types

Set spending limits

Set locations

Details of all controls can be located within the CardGuard app using the *Tell Me More* option.