

Cornerstone Visa is now available on Apple Pay!

You can now use your Cornerstone Community FCU Visa debit and credit card with Apple Pay! Simply add your Cornerstone Community FCU Visa to your Wallet and start making purchases both online and in store! Follow the instructions below to add your card to your Wallet and start using this convenient feature today!

ADD YOUR CARD TO IPHONE

1. Go to Wallet and tap 
2. Follow the steps to add a new card. You may be required to download an app from your bank or card issuer to add a card to wallet.
3. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. You may be required to call to authenticate your card for digital wallet. See next page for Security Features.
4. After your bank or card issuer verifies your card, tap Next to start using Apple Pay.

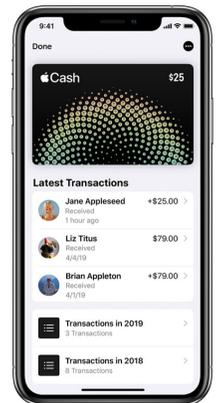
PAY WITH IPHONE



1. To use your default card, double-click the side button then glance at your iPhone to authenticate Face ID or rest your finger on Touch ID if Face ID is not available on your iPhone.
2. Hold the top of your iPhone within a few centimeters of the contactless reader until you see Done and a checkmark on the display.

VIEWING TRANSACTIONS

When you tap a card in Wallet, you see the latest transactions for each credit, debit or prepaid card, including Apple Cash. You also see the latest transactions for transit cards. Depending on your bank or card issuer, you might see only transactions made from your device. Or you might see all transactions made from your credit or debit card account, including all Apple Pay devices and your physical card. If your transaction was declined, contact your bank or card issuer.



Apple Pay Security Features:

- You may be required to call to authenticate your card for digital wallet.
 - 1-844-646-5465 - debit
 - 1-844-646-5467 - credit
- Every Apple Pay transaction on your iPhone, iPad, or Mac requires you to authenticate with Face ID, Touch ID, or your passcode.
- Your Apple Watch is protected by the passcode that only you know, and your passcode is required every time you put on your Apple Watch or when you pay using Apple Pay.
- Your card number and identity aren't shared with the merchant, and your actual card numbers aren't stored on your device or on Apple servers.
- When you pay in stores, neither Apple nor your device sends your actual card numbers to merchants.
- When you pay within apps and on the web in Safari,³ the merchant will only receive information like name, email address, billing and shipping addresses that you authorize to share to fulfill your order.
- Apple Pay retains anonymous transaction information such as approximate purchase amount. This information can't be tied back to you and never includes what you're buying.
- Apps that use Apple Pay must have a privacy policy that you can view, which governs the use of your data.
- You can go to your Apple ID account page or use the Find My app on an iPhone or iPad to suspend or permanently remove the ability to pay from that device with Apple Pay. Your cards will be suspended or removed from Apple Pay even if your device is offline and not connected to a cellular or Wi-Fi network.





Cornerstone Visa is now available on Samsung Pay!

You can now use your Cornerstone Community FCU Visa debit and credit card with Samsung Pay! Simply add your Cornerstone Community FCU Visa to your Wallet and start making purchases both online and in store! Follow the instructions below to add your card to your Wallet and start using this convenient feature today!

ADD YOUR CARD TO SAMSUNG PHONE

1. Navigate to and open Samsung Pay on your phone.
2. Tap Menu in the top left corner, and then tap Cards.
3. Tap Add Card (blue +card icon) and then tap Add Credit/Debit Card.
4. Follow the on-screen instructions to register your card. When you add a card, you must agree to the card's terms and conditions. You may be required to call to authenticate your card for digital wallet. See next page for Security Features.

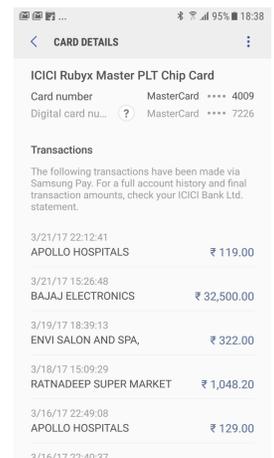
PAY WITH SAMSUNG PHONE



1. Once you successfully open Samsung Pay Cash, it is automatically added to your Samsung Pay wallet on your device.
2. Hold the top of your Samsung phone within a few centimeters of the contactless reader until you see Done and a checkmark on the display.

VIEWING TRANSACTIONS

On the Card details screen, you will see All Activity and Transaction tabs. All activity provides a 30-day view of activity, money added from a debit or credit card, bank transfers/direct deposit and purchase instructions. You can also tap "More Options" in the upper right corner, and tap Manage account. From the Manage account screen, tap Transactions and Statements.



CARD DETAILS	
ICICI Rubyx Master PLT Chip Card	
Card number	MasterCard **** 4009
Digital card nu...	MasterCard **** 7226
Transactions	
The following transactions have been made via Samsung Pay. For a full account history and final transaction amounts, check your ICICI Bank Ltd. statement.	
3/21/17 22:12:41	APOLLO HOSPITALS ₹ 119.00
3/21/17 15:26:48	BAJAJ ELECTRONICS ₹ 32,500.00
3/19/17 18:39:13	ENVI SALON AND SPA, ₹ 322.00
3/18/17 15:09:29	RATNADEEP SUPER MARKET ₹ 1,048.20
3/16/17 22:49:08	APOLLO HOSPITALS ₹ 129.00
3/16/17 22:40:37	





Samsung Pay Security Features:

- You may be required to call to authenticate your card for digital wallet.
 - 1-844-646-5465 - debit
 - 1-844-646-5467 - credit
- Every transaction is authenticated by your fingerprint, PIN or facial recognition.
- If your phone is lost or stolen, you can remotely lock or erase your Samsung Pay account with Find My Mobile. ****It is necessary to activate Find My Mobile for this feature in advance.****
- Tokenization creates a unique randomized set of numbers to be used at each new transaction, so your real card number is never used from your phone.
- Pay confidently from your phone, knowing that the same fraud protection your bank gives your credit and debit card carries over to Samsung Pay.
- Samsung Knox technology constantly monitors your phone to keep your information safe. Your card information is encrypted in a separate and secure data vault at all times.
- Samsung Pay is only available on new Samsung devices. If your device is not compatible with Samsung Pay, please use Google Pay.



Cornerstone Visa is now available on Google Pay!

You can now use your Cornerstone Community FCU Visa debit and credit card with Google Pay! Simply add your Cornerstone Community FCU Visa to your Wallet and start making purchases both online and in store! Follow the instructions below to add your card to your Wallet and start using this convenient feature today!

ADD YOUR CARD TO GOOGLE PLAY

1. Download the app on Google Play or the App Store
2. Sign in to your Google Account and follow the instructions to add a payment method. You may be required to call to authenticate your card for digital wallet.

PAY WITH GOOGLE PLAY

1. Turn on your screen, and then unlock your phone. You do not need to open the Google Pay app.
2. Hold the back of your phone close to the payment terminal for a few seconds.
3. When you're done paying, a blue check mark will appear on the screen.

NFC must be enabled under connected devices in the Google Pay settings for in store purchases. See next page for Security Features.

VIEWING TRANSACTIONS

On the Card details screen, you will see All Activity and Transaction tabs. All activity provides a 30-day view of activity, money added from a debit or credit card, bank transfers/direct deposit and purchase instructions. You can also tap "More Options" in the upper right corner, and tap Manage account. From the Manage account screen, tap Transactions and Statements.

For more information on Google Pay visit: <https://pay.google.com/about/learn/> or call Member Service at (716)434-2290



Google Pay Security Features:

- You may be required to call to authenticate your card for digital wallet.
 - 1-844-646-5465 - debit
 - 1-844-646-5467 - credit
- Payment information is encrypted and stored on secure servers
- A virtual account number is created when you add a card using the Google Pay app or your banking app. When you pay in stores, for example, your virtual account number is shared with the merchant instead of your actual account number. This helps to keep your account information safe.
- You'll need to set up a screen lock on your device before you add cards to the Google Pay app or for in-store payments. If you turn screen lock off, Google Pay removes your virtual account number from your device for your protection.
- If your phone is lost or stolen, you can find, lock, or erase it using Find My Device.
- Google Pay doesn't store your card details on your phone, anyone who finds or steals your phone won't be able to access that information, even if it's unlocked.

