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NEWS RELEASE

Ideal Credit Union Converting Debit Card Portfolio to MasterCard®

(Woodbury, MN – October 20, 2014) – Ideal Credit Union is converting its entire debit card portfolio to MasterCard® in October. More than 22,000 consumer, business and Health Savings Account cardholders will receive new cards during the conversion process. The new MasterCard debit offers many added benefits to Ideal CU members, such as zero liability, identity theft and price protection, extended warranty, satisfaction guarantee and more. MasterCard is paying for the new plastics, which bear the Ideal CU logo and replace the old PCU Visa debit cards.

The conversion is coming at a good time according to Ideal CU President/CEO Brian Sherrick. "Ideal Credit Union cardholders have been affected by the recent series of merchant data breaches, and we are vigilant in helping them minimize fraud on their accounts. One of those steps is to issue a new card and close out the compromised card once unauthorized activity is detected," Sherrick said. "By converting to new MasterCard debit cards, we have essentially wiped the slate clean and can give our members peace of mind knowing that in addition to a new card and card number, they are protected by great benefits like zero liability and round the clock global service."

The debit card conversion is expected to be completed in early November. Cardholders are encouraged to activate their cards immediately upon receipt, and select a unique Personal Identification Number during the two-step activation process. MasterCard is accepted at thousands of merchants and ATM networks worldwide. Details on the conversion along with disclosure and benefit information can be found at www.idealcu.com.

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Ideal Credit Union (formerly Postal Credit Union) is a member owned financial institution that specializes in providing excellent member service, great rates and convenience. Ideal CU offers a complete range of services, including 24/7 loan approval, mortgages, online banking, online deposits, mobile banking and bill pay, free checking, business services, investment services and more. Ideal CU serves the Twin Cities metro area with office locations in Eagan, Hugo, North St. Paul, West St. Paul and Woodbury. For more information, call 651-770-7000, 800-247-0857 or visit www.idealcu.com.

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