

NEW VISA CARDS HAVE BEEN MAILED TO YOU

Michigan Columbus Federal Credit Union has issued new chip enabled credit cards for our cardholders. This will mean a few changes to your Account, and we want to make sure you know exactly what's happening.

Your new credit card will come with the following new features:

- **24/7 Cardholder Service:** Call 1-844-348-7520 (toll free U.S.) or 301-945-3573 (International) for balance inquiries, payments information, transactions history, statements request or to dispute a charge.
- **Online access through our current online home banking www.mcfcu.net:** real-time credit card information, including transactions, pending activity, payment formation, statements custom e-mail alerts, plus **sign up for e-statements**

What to know:

- ✓ New cards were mailed 9/12/2016 and will be received up to 10 business days after this date.
- ✓ Your credit card number and your expiration date will change.
- ✓ For security reasons, secondary cardholders will have individual new card numbers, CVV number and expiration date.
- ✓ If you plan to use your card at any ATM, you will be required to use a PIN, you can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- ✓ We have enclosed a Recurring Activity Checklist to assist you in updating any recurring payment or credits that will need to be transfer to your new card.
- ✓ If you send a payment to CAROL STREAM address on the previous statements, please change this to MCFCU 30419 Six Mile Rd, Livonia MI or the mailing address P.O. Box 2711, Omaha, NE 68103-2711 after September 26th, 2016.
- ✓ We have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of Monday September 26th, please call 734-425-5080. On or after the conversion date of Monday, September 26th please call 1-844-348-7520 or 734-425-5080.

• FREQUENTLY ASKED QUESTIONS

• Why am I receiving a new Credit Card?

- Michigan Columbus Federal Credit Union is issuing CHIP ENABLED cards that have improved security. This change requires that a new card be issued.

• Will my interest rate change as part of this conversion and card issue?

- No. Your Interest rate and other terms in your account will not be changing.

• Will I have a new PIN number so I can access cash from my credit card?

- You will no longer receive a PIN in the mail and your old PIN will not work with the new card. You may select your unique PIN by calling the number on the activation label and choosing the correct option.

• My existing card does not expire for quite a while; can I continue using my existing card until expiration?

- No. Your existing card will not work after September 26th, 2016 at 6 AM. Instructions will come with your new card to ensure it is ready to use on or after September 26th, 2016.

• I have more than one card for my MCFCU Visa credit cards, will all cards be replaced?

- Yes, as a security feature, all cards being issued with this conversion will have a unique number and will arrive separately. However, you will continue to receive only one bill, regardless of the number of cards on the account.

Key Dates

09/12/2016– New MCFCU Credit Card mailed

09/26/2016– Old Credit Card becomes inactive at 6:00 AM

09/26/2016– Activate your new card using last four digits of the primary cardholder's Social Security number by calling 1-844-348-7520.

- **What do I need to do if I have preauthorized or recurring payments that are tied to my existing MCFCU Credit Card?**
- To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs) contact the merchant by September 26th, 2016 with your new card number and expiration date.
- **Will the due date for my credit card payment change?**
- No. Your due date will stay the same. The due date is the 9th of the month.
- **Will I need to send my payment to a new location after the conversion?**
- Yes. The new address will be included on the statement. If you pay this bill through online bill payment, you will need to update the mailing address to P.O. Box 2711, Omaha, NE 68103-2711 after September 26th, 2016 to ensure that your payment reaches the processor by your due date.
- **I set-up my monthly Credit Card payment as an automatic ACH transfer, payroll deduction or as a recurring transfer, Do I have to make any changes?**
- To ensure there is no interruption in automated payments, contact the provider of this service (ie; another bank or bill pay service) by September 26th, 2016, with your new card number and payment address of P.O Box 2711 Omaha, NE 68103-2711
- **Will my previous card history transfer to my new card number so I have access to the information if needed?**
- Your previous card history will be retained for customer service inquiries. However you will not be able to access statements/history online after September 26th, 2016, so we recommend you save the statements to your computer or print hard copies, before this date.
- **How do I use my new Michigan Columbus FCU Visa chip card?**
- If the places you shop have chip enabled registers, simply insert your chip card and authorize the transaction by signing your name. If they do not have chip enabled registers, swipe the card and sign your name the same as always. For phone or online transactions, nothing changes.

Recurring Activity Checklist

The account number and expiration date on your new card will change along with CVV code on the back. It is vitally important to update your account information on all recurring charges or credits that you have authorized on your Michigan Columbus Federal Credit Union Visa credit card.

- Do you pay any of these items with your MCFCU Visa credit card?
- What other recurring charges do you see listed on your statements?
- What day of the month does each payment normally post?

Please Note: Payments that normally post on or before September 26th, will still occur on your existing card. Beginning September 26th, you must update your payment information with your new card information for each item you pay using your MCFCU Visa credit card.

Do you make any of these payments with your MCFCU Credit Card	Y/N	When does the payment post	I update my credit card information on:
Prescriptions (Mail Order or Online)			
Utility or cable TB bills			
Cell phone bills			
Online subscriptions (iTunes,Netflix)			
Newspaper/Magazine Subscriptions			
Loan or Tuition Payments			
Insurance Premiums			
Paypal			
Other			
Other			