



IMPORTANT

Your existing Everett CU Visa® Credit Card is being replaced

For continued credit card access and better benefits, activate your new Mastercard® on **August 4th**.



Your new credit card will arrive within the next 2 weeks

Dear Everett VISA Credit Card Holder:

You deserve great benefits with no added costs. That's why we will soon be sending you a new Members Plus Mastercard® Credit Card in approximately 2 weeks from now.

Your new Mastercard will replace your Everett Credit Union Visa® Credit Card ending in XXXX which is scheduled to be closed soon

When your new card arrives, you'll enjoy:

- **Continued convenience and security** — Your new card offers unsurpassed acceptance at over 50 million places worldwide, plus you're protected with Zero Liability for unauthorized purchases.¹
- **Great new benefits** — You'll also enjoy access to all of the other benefits shown on the reverse side.
- **No added costs** — Your interest rates and other account terms will remain unchanged, and your card will have no annual fee just like before.

Simply continue to use your existing Everett CU Visa® Credit Card for now, then activate and start using your new Mastercard on **August 4th**. Also remember to provide your new credit card number to any merchants who automatically bill your existing card. To learn more, please see the reverse side.

Sincerely,

John J. Murphy
President & CEO

Enjoy added security and convenience with your new Members Plus Mastercard® Credit Card

Benefits at-a-glance	Your existing Everett CU Visa® Credit Card	Your new Mastercard®
Worldwide acceptance at over 50 million places	✓	✓
No Annual Fee	✓	✓
Liability protection for unauthorized purchases ¹	✓	✓
Chip Technology	✓	✓
Mastercard Global Service™ ²		✓
Mastercard ID Theft Protection™		✓
Mastercard Airport Concierge™		✓
Mastercard Priceless® Cities		✓
Mastercard Golf		✓

Answers to questions you may have...

1. Why are you replacing my existing card?

Your new Mastercard will help us to serve you better by providing you with added benefits you can use every day.

2. Is there any cost to me?

No, your new card will have no annual fee, just like the card it replaces.

3. Will my rates or fees change in any way?

No, the interest rates and other credit card terms outlined in your Cardholder Agreement will remain unchanged.

4. When will my new card arrive?

You can expect to receive your new card within 2 weeks. When it arrives, simply:

- Call to activate on **August 4th**
- Sign the back
- Destroy your old card on **August 4th**

Also contact any merchants who automatically bill your existing card to provide your new card number.

5. Who can tell me more?

If you have other questions, inquire at any branch or give us a call at 781-905-1500.

6. If I have multiple cardholders, will each receive a new card?

Yes. All cards will be sent to you as the primary account holder. When you call to activate your card, the additional cards will also be ready to use.

7. How do I view my new Mastercard online?

On **August 4th**, log into Members Plus online banking at www.memberspluscu.org. Select Additional Services and then select Mastercard. Add your new card number under Manage Cards. If you need assistance with registering for online banking please call 781-905-1500.

8. Will my PIN number be changing?

The PIN number will be changing. A new PIN number assigned with a PIN mailer will be sent out. You may call the PIN Now line at 1-888-886-0083 to set up a unique PIN number.

1. Certain restrictions apply. See www.mastercard.us/zero-liability for details.

2. Certain restrictions apply. For details, see the *Guide to Benefits*.