

## New Mastercard replacing Everett CU Visa<sup>®</sup> Credit Card FAQs

- Q: Why are you replacing my existing card?
- A: Your new Mastercard will help us to serve you better by providing you with added benefits you can use every day.
- Q: Is there any cost to me?
- A: No, your new card will have no annual fee, just like the card it replaces.
- Q: Do I need to update my account number with merchants I have setup with reoccurring charges?
- A: Yes, contact any merchants who automatically bill your existing card to provide your new card number.
- Q: If I have reoccurring payments setup do I need to update the information?
- A: Yes, contact your financial institution to update your credit card number for reoccurring payments.
- Q: How will I access my new Mastercard online?
- A: Log into Members Plus online banking at <u>memberspluscu.org</u>. 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.
- Q: When will I receive my new card?
- A: You can expect to receive your new card within 2 weeks.
- Q: If I have multiple cardholders, will each receive a new card?
- A: Yes. All cards will be sent to you as the primary accountholder. When you call to activate your card, the additional cards will also be ready to use.
- Q: Will there be a period of time when I cannot use the card?
- A: Yes, the old card will be shutdown on August 3<sup>rd</sup>. There will be a period of time with no credit card service on August 3<sup>rd</sup>.
- Q: When can I begin using my new card?
- A: The card can be activated and start using on August 4<sup>th</sup>. Be sure to sign the back and destroy your old card on August 4th.
- Q: Will the interest rate or fees be changing?
- A: No, the interest rate and other credit card terms outlined in your Cardholder Agreement will remain un-changed.
- Q: Will my PIN number be changing?
- A: Yes, the PIN number will be changing. A new PIN number assigned with a PIN mailer will be sent out. You can call the PIN Now line at 1-888-886-0083 to set up a unique PIN number.
- Q: Will the due date change?
- A: No, the due date will continue to be the 27<sup>th</sup> of each month.
- Q: How will I see past history?
- A: Contact the credit union for previous statements. The past history or statements will not be available online.