



April 5, 2024

Jane Smith
123 Elm Street
Any City, Texas 79601

Re: Upcoming Credit Card Transition

Abilene Teachers FCU is excited to announce our partnership with a new credit card processor to better serve your credit card needs. This will mean a few changes to your account, and we want to make sure you know exactly what's happening.

Going forward, all ATFCU credit cards will be branded by Mastercard and there will no longer be a 'Gold' card designation. Your current credit limit and balance will be transferred to your new card.

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

- **Tap to Pay Functionality** – Look for the contactless))) symbol on the payment terminal. Save time every time you tap!
- **24/7 Cardholder Service:** After credit union business hours, please call **1-888-999-7721** (toll free U.S.) or **531-262-5303** (International) for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Card Management** - Real-time credit card information, including transactions, pending activity, payment information, statements, custom e-mail alerts, and more is available at abileneteachersfcu.org or in our mobile app.

What you need to know:

- Your old card will no longer work after **April 28, 2024**.
- To avoid interruption in your lifestyle, a new credit card will be mailed on or before **April 15, 2024**. Please anticipate 7-10 business days for delivery.
- All cardholders, regardless of whether they are primary, joint, or authorized users, will receive a new credit card with a unique **number, expiration date, and 3-digit number on the back of the card**.
- Activate your new card on or after **April 29, 2024**. Please do not attempt activation prior to this date.
 - Upon activation, take a moment to update any automated payments, card on file merchants, mobile wallet services, and other linked payment credentials to your new credit card.
 - When your new card is activated, destroy your old credit card.
 - If you plan to use your card for ATM cash advances, a Personal Identification Number (PIN) is required. Customize a PIN during the activation of the card.
- Download and save any historical credit card e-statements for your records using options available in Abilene Teachers FCU mobile or desktop banking. A Recurring Activity Checklist is included to assist you in updating any recurring payments or credits that will need to be transferred to your new card.
- For your convenience we have included Frequently Asked Questions. If you have any additional questions or inquiries prior to April 29, please call us at **325-677-2274**. After April 29, there are two numbers to use. Please call the credit union during business hours. During evenings and weekends, contact Cardholder Service at **1-888-999-7721**. A representative will be available to answer your call 24 hours a day, 7 days a week.

Key Dates and Information

April 15, 2024– New Abilene Teachers FCU credit card mailed on or before this date.

April 28, 2024 – Existing Abilene Teachers FCU credit card becomes inactive after this date.

On or after April 29, 2024 – Activate your new card using the last four digits of the primary cardholder's Social Security Number.

April 29, 2024 – A new rewards program, **uChoose Rewards**, is being introduced. Additional information is found on page 2.

Fraud Security Number:

1-833-763-2013

This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account. **Please add this number to the contact list on your phone.**

Chance to win \$100
Scan, register and
answer 3 credit card
questions.



How to make your Abilene Teachers FCU credit card payment:

- If mailing a check in **April**, please include your payment stub with your check and mail to **Abilene Teachers FCU, PO Box 5706, Abilene, TX 79608**. After the conversion on **04-28-2024**, the permanent mailing address will be:

**Abilene Teachers Federal Credit Union
P.O. Box 2711
Omaha, NE 68103-2711**

- If paying through a bill payment service, automatic debit, or automatic transfer – **YOUR ACTION IS REQUIRED**. Remember to update your account information, payment address, or transfer request information when the first statement for your new card arrives.
- Payments can also be made using features found in our mobile and/or online banking programs.

New Rewards Program:

Starting **April 29, 2024**, we will offer a new rewards program. The rewards program is called **uChoose Rewards** and it will allow you to redeem points on your credit card purchases to use toward shopping, travel, event tickets, gift cards, and more. After April 29, please contact the Card Processing Department at the credit union if you are interested in the rewards program.

Recurring Activity Checklist for Automated Payments:

The account number and expiration date on your new card will change along with the 3-digit code on the back. It is extremely important to update your account information on all recurring charges or credits that you have authorized on your previous **Abilene Teachers FCU** Visa or Mastercard credit card(s).

Please Note:

Payments that normally post on or before **April 26, 2024** will still occur on your existing card. Beginning **April 29, 2024**, you must update your payment information with your new card information for each item you pay using your **Abilene Teachers Federal Credit Union** Mastercard credit card. This table is provided to help you remember all payments that might be affected.

| Do you make any of these payments with your Abilene Teachers FCU Credit Card? | Y/N | When does the payment post? | Site on which I update my credit card information |
|--|------------|------------------------------------|--|
| Prescriptions | | | |
| Utility or cable bills | | | |
| Cell phone bills | | | |
| Amazon, PayPal, iTunes | | | |
| Subscriptions/Gym Memberships | | | |
| Loans or Tuition Payments | | | |
| Insurance Premiums | | | |
| Mortgage | | | |
| Streaming Services | | | |
| Other | | | |

As always, our goal is to provide you with the very best in products and services and we thank you for your patience throughout this process.

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new Credit Card?

Abilene Teachers FCU is changing our credit card processor to better protect you and serve your needs. This change requires that a new card be issued to all cardholders so that each individual cardholder is protected from service interruptions.

My spouse and I both have Abilene Teachers FCU credit cards, but I only received one card in the mail. Will my spouse be receiving a new card?

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 billing statement, regardless of the number of cards on the account.

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

The interest rate on your existing credit card balance will not change at this time.

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

You may select your unique PIN by calling the number on the activation sticker and choosing the appropriate 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 **April 28, 2024**. The instructions that will accompany your new card provide step by step guidance to ensure that it is ready to use on or after that date.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing Abilene Teachers FCU Credit Card?

To ensure there is no interruption with recurring or preauthorized payments (such as monthly utility bills, insurance payments, club dues, etc.) contact the merchant on or before **April 28, 2024** with your new card number and expiration date.

Will I need to send my payment to a new location after the conversion?

Yes. The new address will be included in the statement. If you pay this bill by check, include the payment stub with your check and mail to **Abilene Teachers FCU, P.O. Box 2711, Omaha, NE 68103-2711**.

If you pay this bill through an online bill payment system, please update the mailing address to **Abilene Teachers Federal Credit Union, P.O. Box 2711, Omaha, NE 68103-2711**. This change will need to be made prior to any transactions scheduled to be paid after **April 28, 2024** 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 recurring transfer. Do I have to make any changes?

To ensure there is no interruption in automated payments, contact the provider of the service (i.e., another bank or bill payment service) by **April 28, 2024** with your new card number and the updated payment address, which is **Abilene Teachers FCU, P.O. Box 2711, Omaha, NE 68103-2711**.

Will my previous card history transfer to my new card so that I have access to the information if needed?

You will be able to see all transactions made on or after January 1, 2024. You will not be able to access statements or transactions made prior to that date. We recommend you save earlier statements to your computer or print hard copies prior to conversion on April 29, 2024.

Will this conversion affect my credit history and/or credit score?

No. The credit bureaus will be instructed to transfer the original open date and payment history of your existing credit card to the new number.

Will the fraud security alert phone number change? Yes, the new number will be **1-833-763-2013**. This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account. Please add this number to the contact list on your phone.

When will the contest winners be selected? We will draw from all completed submissions at 4 pm on Thursday, April 26, 2024. Five winners will be selected and notified using the email address shown on their entry form. The odds of winning are determined by the number of entries received. One entry per member, please - duplicates will be discarded. ATFCU employees, Board members and Supervisory Committee members are ineligible for this drawing.