

Frequently Asked Questions Regarding the upcoming credit card conversion:

Why am I receiving a new Visa card?

CODE CREDIT UNION is changing processors to be able to provide you with enhanced services in the future. This change required that a new card be issued; however, there is no change to your interest rate or fee structure.

Will I get the same card design I am currently using?

No. All card designs and all card numbers will change.

Will my interest rate or fee structure change as part of this conversion and card reissue?

No. Your interest rate and fee structure are not changing.

Will I receive a new PIN (Personal Identification Number) so I can access cash from my credit card?

No. You will need to call 888-886-0083 to set up a PIN if you would like to have this access.

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 March **23, 2019**. Instructions will come with your new card to ensure it is ready to use on or after March **24, 2019**.

My spouse and I both have CODE CREDIT UNION credit cards, and I only received one card. Will my spouse receive a card?

Yes. As a security feature, all cards being issued with this conversion will have unique numbers. There will be two cards per card mailer so joint cards will arrive in the same mailing. Each card will have it's own PIN so each card holder will have to set up PIN access separately, if applicable. Joint cards will be activated using the primary card holder's personal information.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing CODE CREDIT UNION Visa?

To ensure there is no interruption in recurring or preauthorized payments (such as gym memberships, movie clubs or monthly electric or phone bills, etc.), contact the merchants **as soon as possible** with your new card number and expiration date.

Will the due date for my credit card payment change?

Possibly. In some cases, the payment due date may change by a day or two. Your due date will stay very close to the same time of the month and some may not change at all.

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 PO Box 37603, Philadelphia, PA 19101-0603 to ensure that your payment reaches the processor by your due date. Additionally, following the conversion, you will be able to make your payment through a transfer in your CODE CREDIT UNION Access 24 Online Account Access. Click on "Access Point" to view credit card information. Access Point will replace CODE Visa Online.

I set-up my monthly Visa payment as an automatic transfer via ACH, payroll deduction or as a recurring transfer. Do I have to make any changes?

This depends on how the automatic payment is set up. If it was set up through CODE Visa Online, these payment types will continue automatically with our new card processor unless you request a change. If it was set up through your deposit account, such as by online bill pay, you will need to change the payment address and account number as these will both be changing.

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

Your previous 2 months of card history will be available to view online for your new card/account number. However, you will not be able to access statements/history online after March 23, 2019, **so we recommend you save the statements to your computer or print hard copies before this date**. If you need statement copies after this date, you can call CODE Credit Union member services at 937-222-8971.

Can I still redeem my uChoose Reward Points on my existing CODE CREDIT UNION account?

Yes. You have until March 18, 2019 to redeem your points through UChoose. Any unused points will transfer to the new rewards program, CU Rewards on March 24, 2019. Points will convert and be ready for us in your CU Rewards online account by 3-29-19.

Will my reward points show on my Visa statement?

For your convenience, your points will show on your monthly statement. You will also be able to see your CU Rewards points anytime by clicking on CU Rewards Rewards from our Homepage at www.codecu.org or you can go directly to www.curewards.com.