



CREDIT CARD CONVERSION UPDATE

IMPORTANT DATES

NEW CARD MAILED OUT **OCT 25th**
LAST DAY TO MAKE PAYMENTS **NOV 2nd**
LAST DAY TO ACCESS EZCARD & STATEMENTS **NOV 2nd**
OLD CARD DEACTIVATED **NOV 8th**
ACTIVATE & USE NEW CARD **NOV 8th**

Aspire Credit Union is excited to announce our new credit card program! This will mean a few changes to your credit card account and we want to make sure you know exactly what to expect.

YOUR NEW CREDIT CARD WILL COME WITH THE FOLLOWING FEATURES:

- ◆ **REAL TIME PAYMENTS:** Visa payments will be updated within 15 minutes of receiving the payment at the credit union or through Virtual Branch. (MONDAY-FRIDAY 8-5PM)
- ◆ **24/7 CARDHOLDER SERVICE:** Call 1-800-259-0103 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- ◆ **ONLINE ACCESS FOR CREDIT CARDS THROUGH ECS:** Real-time credit card information, including transactions, pending activity, payment information, custom email alerts and credit card e-statement registration option. ECS will be available through Virtual Branch on Friday, November 12th.
- ◆ **GOOGLE PAY & APPLE PAY:** Enjoy the convenience of using your phone to pay by attaching your credit card number to your digital wallet.
- ◆ **CARDVALET:** Show fraud whose boss! Set controls on your card for spend limits, location, or transactions types. Turn your card off if it's lost/stolen to protect you and your CU against additional fraud charges.
- ◆ **INSTANT ISSUE CREDIT CARDS COMING 2022:** Instant issue for faster replacement if your card is lost/stolen or damaged.

WHAT TO KNOW:

YOUR NEW CARD WILL BE MAILED OCTOBER 25th 2021. Please allow 7-10 business days for delivery. Any outstanding balance will automatically transfer to your new card. Your existing card will be deactivated on November 8th 2021. You can activate the new card on November 8th.

New cards will be mailed to each cardholder. For security reasons, each secondary cardholder will have a new individual card number, CVV number and expiration date.

UPDATE YOUR BILL PAYMENTS: Remember to update any subscriptions, bills, or automatic payments you have set up with your existing card once your new card is activated.

LAST DAY TO MAKE PAYMENTS OR USE EZCARD WILL BE NOVEMBER 2nd: Payments cannot be made onto your credit card until November 8th when we go live with the new program.

IF YOU CURRENTLY RECEIVE CREDIT CARD E-STATEMENTS, MAKE SURE TO DOWNLOAD OR PRINT THEM FOR YOUR RECORDS.



ALL CARDS WILL CONVERT OVER TO THE PREVIOUS RATE

- ◊ If you are a 9.9% cardholder you will convert to 9.9% - **WITH REWARDS, NO ANNUAL FEE**
- ◊ If you are 8.9% you will convert to our low rate of 8.9% - **NO REWARDS, NO ANNUAL FEE**
- ◊ If you are 7.9% **Share Secured** you will convert to 7.9% - **NO REWARDS, NO ANNUAL FEE**

IF THE CARD YOU ARE CONVERTED TO DOES NOT OFFER REWARDS AND REWARDS ARE IMPORTANT TO YOU, PLEASE REACH OUT TO US AND WE CAN DISCUSS OPTIONS.

NEW REWARDS PROGRAM • UCHOOSE REWARDS® • STARTING NOVEMBER 8th

If your card offers rewards, UChoose Rewards® will allow you to redeem points on your credit card purchases to use toward shopping, travel, event tickets, gift cards, cash back and more. 1 point earned for every dollar spent!

CREDIT LIFE/CREDIT DISABILITY • CANCELLATION/ENROLLMENT

ALL CARDHOLDERS WHO ARE CURRENTLY ENROLLED IN CREDIT LIFE/CREDIT DISABILITY WILL NEED TO RE-ENROLL.

- ◊ Please contact us right away so we can send you an enrollment form!
- ◊ November 7th 2021 will be the last day of coverage unless we receive a new enrollment form.
- ◊ If you are not currently enrolled, now is a great time to consider this benefit.
- ◊ Enrollment is easy!
- ◊ Please contact us for more eligibility requirements or questions you may have, we would be happy to assist you in setting up.

CREDIT LIFE/CREDIT
DISABILITY RATE(S) ARE PER
\$1,000 OF YOUR MONTHLY
LOAN BALANCE
SINGLE LIFE: \$0.54
JOINT LIFE: \$0.92
SINGLE DISABILITY: \$1.25
IF YOU PAY YOUR STATEMENT
BALANCE, YOU WILL NOT BE
CHARGED A PREMIUM

For your convenience we have included frequently asked questions you may be wondering about. If you have any additional questions or inquiries, please call us at 701-837-5353 and we would be happy to help. As always, we stand ready to assist you with any questions. Thank you for being a member!



YOU MAY BE WONDERING...



WHY AM I RECEIVING A NEW CREDIT CARD?

Aspire Credit Union is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

WILL MY INTEREST RATE CHANGE AS PART OF THIS CONVERSION AND CARD REISSUE?

No. Your interest rate will not be changing.

WILL I NEED A NEW PIN NUMBER SO I CAN GET CASH AT THE ATM FROM MY CREDIT CARD?

Yes. Your old PIN will not work with the new card. You can select your unique PIN by calling the number on the activation label and choosing the PIN 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 November 8th 2021 at 5:45AM CT. Instructions will come with your new card to ensure it is ready to use on or after November 8th.

MY SPOUSE AND I BOTH HAVE ASPIRE 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 a unique number and will arrive separately. You will continue to receive only one bill, regardless of the number of cards on the account.

WHAT DO I NEED TO DO IF I HAVE PREAUTHORIZED OR RECURRING PAYMENTS THAT ARE TIED TO MY EXISTING ASPIRE CREDIT UNION 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 on or after November 8th, with your new card number and expiration date.

WILL THE DUE DATE FOR MY CREDIT CARD PAYMENT CHANGE?

No. The due date for all Aspire Credit Cards will remain the 18th of every 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** on or after November 8th to ensure that your payment reaches the processor by your due date.



I SETUP 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 (i.e., another bank or bill pay service) on or after November 8th to provide 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?

You will not be able to access statements/history online as of November 2nd, so we recommend you save the statements to your computer or print hard copies before this date.

WHAT IS UCHOOSE REWARDS®?

UChoose Rewards® is a program that earns you points for using your Aspire Credit Union's credit card. All Aspire Credit Union's VISA® credit cards with rewards are automatically enrolled in the program. You can redeem your points toward anything from our huge online rewards catalog found at uchooserewards.com or a cash back option.

DO I NEED TO REGISTER MY CREDIT CARD BEFORE I CAN START EARNING POINTS?

No, you will start earning points the first time you make a transaction with your new credit card. However, you will need to register your card before you will be able to redeem your points. To register your card, visit uchooserewards.com and click the **Register** link.

HOW DO I START EARNING POINTS?

Every time you make a purchase with your card, you'll earn 1 point for every \$1.00 you spend.

WHERE CAN I EARN POINTS?

You earn points everywhere your VISA® credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at uchooserewards.com.

WHERE CAN I VIEW MY POINT ACTIVITY?

You can access the history of your point activity through uchooserewards.com or via the UChoose Rewards® mobile app.

{ YOU GOT THIS!
PLEASE DON'T HESITATE TO
CALL US WITH ANY QUESTIONS
701-837-5353 }

