

Member Name
Address
City, ST Zip

RE: Acct ending in XXXX

Dear Member,

Rio Grande Valley CU is excited to announce our partnership with a new credit card processor to better service your Visa Credit Card needs. This will mean a few changes to your Account, and we want to make sure you know exactly what's happening.

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

- **24/7 Cardholder Service:** Call 1-855-256-9671 (toll free U.S.) or 301-287-9904 (International) for balance inquiries, payments information, transactions history, statements request or to dispute a charge.
- **Online Access:** real-time credit card information, including transactions, pending activity, payment formation, statements custom e-mail alerts, plus **sign up for e-statements**

Key Dates

March 06, 2017– New Rio Grande Valley CU Credit Card mailed

March 20, 2017– old Credit Card becomes inactive at 6:00 AM

March 20, 2017– activate your new card using last four digits of the primary cardholder's Social Security number

What to know:

- Your new card will be mailed March 06, 2017. Please wait 7-10 business days for delivery
- New cards will be mailed to all cardholders, regardless if they are primary or secondary cardholders. Your credit card number and your expiration date will change.
- For security reasons, secondary cardholders will have individual new card numbers, CVV number and expiration date for your cards.
- If you plan to use your card at any ATM, you will be required to use a PIN, you can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- We have enclosed a Recurring Activity Checklist to assist you in updating any recurring payment or credits that will need to be transfer to your new card.
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of March 20, 2017, please call us at 1-956-423-5792 on or after the conversion please at 1-855-256-9671.

We're proud of our new card offerings and excited to make them available to you. As always, we will remain committed to great service.

Sincerely,

Rio Grande Valley CU

Recurring Activity Checklist

The account number and expiration date on your new card will change along with CVV code on the back. It is vitally important to update your account information on all recurring charges or credits that you have authorized on your Rio Grande Valley CU Visa credit card.

- Do you pay any of these items with your Rio Grande Valley CU Visa credit card?
- What other recurring charges do you see listed on your statements?
- What day of the month does each payment normally post?

Please Note: Payments that normally post on or before March 20, 2017, will still occur on your existing card. Beginning March 20, 2017, you must update your payment information with your new card information for each item you pay using your Rio Grande Valley CU Visa credit card.

Do you make any of these payments with your XXXXXXXXXXXXXXXX Credit Card	Y/N	When does the payment post	I update my credit card information on:
Prescriptions (MailOrder or Online)			
Utility or cable TB bills			
Cell phone bills			
Online suscriptions (Dating, iTunes,Netflix)			
Newspaper/Magazine Suscriptions			
Loan or Tuition Payments			
Insurance Premiums			
Paypal			
Other			
Other			
Other			

- How do you make your Rio Grande Valley CU credit card payment?

- By check (No Action Required)

-Via a Bill Pay Service, Automatic Debit or Automatic Transfer (**Action Required**) Remember to update your account information and payment address or transfer request when the first statement for your new card arrives in March, 2017.

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new Credit Card?

Rio Grande Valley CU 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 issue?

No. Your Interest rate and other terms in your account will not be changing.

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

You will no longer receive a PIN in the mail and your old PIN will not work with the new card. You may select your unique PIN by calling the number on the activation label and choosing the correct 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 March 19, 2017. Instructions will come with your new card to ensure it is ready to use on or after March 20, 2017.

My spouse and I both have Rio Grande Valley CU Visa 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. However, 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 Rio Grande Valley CU 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 by March 20th with your new card number and expiration date.

Will the due date for my credit card payment change?

No. Your due date will stay the same

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 after March 20th 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 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 (ie; another bank or bill pay service) by March 20th, with 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?

No, you will not be able to access statements/history online after March 20th, so we recommend you save the statements to your computer or print hard copies, before this date.

How do I use my (Issuer name) chip card?

If the places you shop have chip enabled registers, simply insert your chip card and authorize the transaction by signing your name. If they do not have chip enabled registers, swipe the card and sign your name the same as always. For phone or online transactions, nothing changes.