

Credit Card FAQs

Below are some important Frequently Asked Questions (FAQs) to help you navigate the transition of your VISA credit card from Andigo, a division of Consumers Credit Union (Andigo), to your new Consumers Credit Union (CCU) VISA card.

When will I receive my new CCU credit card?

Your new card will be shipped on 08/30/21 and should be received within 7-10 business days.

When can I activate my new CCU credit card?

You may activate and begin using your new CCU credit card on 9/19/2021. Your card will arrive with an "activation sticker". Call the number on the sticker from a phone number you have on file with Andigo. (Be sure your contact information is up to date ahead of Transition Weekend. Changes can be made through online banking.) **Please note**, you will not be able to activate the new card prior to 9/19/2021. You should continue to use your Andigo credit card through 9/18/2021.

When can I start using my new CCU credit card?

You may activate and begin using your new CCU credit card on 9/19/2021. Your card will arrive with an "activation sticker". Call the number on the sticker from a phone number you have on file with Andigo. (Be sure your contact information is up to date ahead of Transition Weekend. Changes can be made through online banking.) **Please note**, you will not be able to activate the new card prior to 9/19/2021. You should continue to use your Andigo credit card through 9/18/2021.

What type of CCU credit card will I receive?

You have a VISA Platinum Cash Back card with Andigo, and you will receive a Platinum Rewards CCU card.

Because your credit limit is less than \$5,000, it is currently not eligible for an upgrade to a Consumers VISA Signature Cash Rebate card (there is no other cash back card available). Instead, you will be receiving a Consumers VISA Platinum Rewards card where the points you earn are redeemable for travel and merchandise, including an array of retail gift cards.

When will my Andigo credit card stop working?

Your credit card will be available for use through the end of the day on 09/18/2021. You will not be able to use your Andigo credit card beginning 9/19/2021. You will be able to use your CCU credit card beginning 9/19/2021.

What do I do if I do not receive my new CCU credit card?

Please call us at 877-371-0104 and we will be happy to assist.

What do I do if I cannot activate my new CCU credit card?

Please call us at 877-371-0104 and we will be happy to assist.

Will I receive a new card number?

Yes, your CCU credit card will be issued with a new account number, expiration date and CVV number.

Will my new card be contactless / tap to pay?

Yes! All CCU credit cards come complete with the latest in secure, contactless chip technology. Pay at millions of locations with one simple, secure tap.

| | Andigo VISA Cash Back | Consumers VISA Platinum Rewards |
|-------------------------------|--------------------------|-------------------------------------|
| Cash Back Earned | Earn 1% on all purchases | Earn 1 point for every dollar spent |
| Expiration Period | Annual payout | Three years to redeem points |
| Annual Percentage Rate | Currently the same | |

Your cash back earnings will be paid out prior to Transition Weekend.

If you are interested in the Consumers VISA Signature Cash Rebate card, we are happy to review your request after Transition Weekend. Unfortunately, due to the many moving parts and timing in preparation for the final steps of the merger, we are not able to accommodate this sooner.

What benefits come with my new CCU credit card?

- No Annual Fee
- Automated Fraud Alerts
- VISA Zero Liability
- Secure online access to account information and tools to manage your account
- 24-hour member service with a live representative
- eStatements
- Contactless
- CURewards Points Program
- Travel and Emergency Assistance
- ID Navigator Powered by NortonLifeLock

Will my credit limit change?

Your credit limit will remain the same on the date of the transition, 9/19/2021. Please note that CCU does perform periodic reviews for credit limit increases and decreases. You will be notified if a change is made to your credit limit.

Will my PIN change?

Yes, when you activate your new CCU credit card you will have the option to select a PIN for ATM cash advances.

What is the Annual Percentage Rate (APR) on my new CCU credit card?

Your credit card will convert at your current APR for existing balances, future purchases, cash advances, and balance transfers.

Please note that CCU does perform periodic reviews for APR increases and decreases based on credit worthiness and market conditions. You will be notified if a change is ever made to your card.

Will my due date change?

Your fixed payment due date may change as follows:

| Andigo Due Date | CCU Due Date | Change? |
|-----------------|--------------|----------------------------|
| 4th | 4th | NO |
| 16th | 16th | NO |
| 25th | 27th | YES, from the 25th to 27th |

Will my statement cycle change? Will I be receiving my CCU credit card statement at different times?

Your statement cycle and when you receive your CCU statement may be changing as follows:

| Andigo Statement close dates | CCU Statement close dates | Change? |
|---|---|---------|
| Between the 7th and 10th of each month | Between the 7th and 10th of each month | NO |
| Between the 19th and 22nd of each month | Between the 19th and 22nd of each month | NO |
| Between the 28th and the 31st of each month | Between the 1st and 2nd of each month | YES |

Will I receive a final statement for my Andigo credit card?

Yes, your final statement will be sent to you via your chosen delivery method prior to 9/18/21. After 9/15/21 you will begin to receive statements from CCU.

Will I need to enroll in eStatements?

Yes, you will need to enroll in eStatements for your new CCU credit card. Enrollment is quick and easy through online banking.

Will I be able to see my previous eStatements?

No, previous statements will not be viewable in online banking, but statement copies can be requested by sending a secure message in online banking. Statement copy fees will be waived through 2021.

What are my payment options for my new CCU credit card?

<https://www.myconsumers.org/tools/helpful-tools/payments>

One-Time Payments:

- ▶ Pay with a debit card or routing & account number = CCU eXpress Pay is available in CCU online banking and mobile app (some fees may apply)
- ▶ Pay by transfer from a CCU account in online banking or the mobile app

Recurring Payments:

- ▶ From another financial institution = you can fill out the Recurring Payment Form in online banking or from the mobile app, or contact CCU and a representative is happy to assist
- ▶ From a CCU account you can set up recurring transfers in online banking or the mobile app

Will the automatic, recurring payments I have set up on my Andigo credit card continue after Transition Weekend?

No, you will need to set up new automatic, recurring payments for your new CCU credit card. This can easily be accomplished after your new card is activated.

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Will the payment mailing address change?

Yes, effective 9/18/2021, please send any payments mailed directly, or when setting up within a Bill Pay Service provider to the following address:

VISA
P.O. Box 37603
Philadelphia, PA 19101-0603

I use bill payment to pay my Andigo credit card, can I still use this to make my CCU credit card payments?

We recommend using one of the easy options listed below to make payments to your credit card:

One-Time Payments:

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Should I continue to make payments to my Andigo credit card?

Yes, continue to make payments through 9/17/21 using current payment methods for your Andigo credit card. After our transition date of 9/18/21, please make payments to CCU.

Is CCU waiving late fees between 9/17/21-11/19/21 due to this transition?

Yes! To help ease the transition, we will be waiving late fees on credit cards included in this transition from 9/17/2021 to 11/19/2021. Late fees will apply and be charged if applicable after 11/19/2021.

Will I be subject to a foreign transaction fee?

Yes, but the fee is lower on your new CCU credit card. A fee will be assessed for foreign transactions at 1.00% of each multiple currency transaction in U.S. dollars, or .80% of each single currency transaction in U.S. dollars. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

Will I be able to access my new CCU credit card information online?

Yes, on 09/19/21 you may enroll your newly-received CCU credit card within CCU's online banking. By enrolling in online banking you have access to great new features to aid in managing your credit card:

- Utilize card controls lock/unlock your card or report lost/stolen cards
- Set up card alerts to receive email or text alerts on transactions
- Customize automated fraud alerts with your communication preference
- Add and manage travel alerts
- Utilize CardSwap to update merchant websites with your credit card information for easy purchases at checkout
- Enroll and view eStatements
- Make one-time or set up recurring payments
- Customize your card with Design Your Own Card (DYOC)

Will I need to update my account number for recurring charges with merchants?

Yes, you will need to contact merchants and provide them with your new credit card account information. CCU offers CardSwap, a service within online banking, that makes this easy to do with a couple clicks. Just log in and select "CardSwap" under the "Services" menu.

I have an Andigo Cash Back credit card, when will I receive the Cash Back to my Andigo savings account?

Your final Cash Back deposit to your Andigo savings account will occur in early September 2021, prior to Transition Weekend.

Will I be able to use my CCU credit card outside of the United States?

Yes! Your CCU credit card is accepted anywhere you see the VISA logo. A fee will be assessed for foreign transactions at 1.00% of each multiple currency transaction in U.S. dollars, or .80% of each single currency transaction in U.S. dollars. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

CCU's fraud systems protect against credit transactions done in Iran, Cuba, Burma/Myanmar, and Libya.

Do I need to notify the credit union if I will be traveling?

Yes, it is always best to notify us when you will be traveling. For convenience, you can add travel notes within online or mobile banking.

Can I temporarily disable or block my credit card?

Yes! You can access and manage your card in online and mobile banking under "Card Management".

Will my credit card work with a mobile wallet?

Yes! Simply add your new card to your mobile device to make fast, easy and safe transactions, almost anywhere you shop. Cards can be used with Apple Pay, Google Pay, and Samsung Pay.

Can I personalize my CCU credit card?

Yes! There is a Design Your Own Card (DYOC) option available. Customize your new credit card by uploading a picture of your own or browse and choose through a selection of available designs. You can access the DYOC menu option available within online and mobile banking.

Can I setup card alerts?

Yes! You can access and manage card alerts through online and mobile banking.

What do I do if I see unauthorized charges on my credit card?

Call the number on the back of your card.

How will the transition of my card impact my credit report?

Your card will appear on your credit report as a "transfer" from Andigo, and not as a new account. This way, the length of your credit history, which can have a score impact, will not be affected.

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