

MCU Credit Card Merger Q&A for Members

When will I receive my new CCU VISA Credit Cards?

Your new card will be shipped on 8/6/18, and should be received within 7-10 business days.

Will I receive a new Credit Card number?

Yes, your CCU VISA Credit Card will be issued with a new card number.

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

If the merchant accepts automatic account number updates, Consumers Credit Union will provide your new card number information for automatic and recurring payments.

Because not all merchants accept these automatic updates from VISA, you may still have some merchants to which you will need to provide your new CCU VISA Credit Card account information. Please be sure to review your recent statements for any merchants that you may pay automatically.

What type of CCU VISA Credit Card will I receive?

If you had an MCU Platinum VISA Credit Card, you will be issued a CCU Platinum VISA Credit Card.

If you had an MCU Platinum Rewards VISA Credit Card, you will be issued a CCU Platinum Rewards VISA Credit Card.

When can I activate my new CCU VISA Credit Card?

You may activate your new CCU Credit Card as soon as you have received it in the mail.

Will my PIN change?

No, if you have already assigned a PIN to your MCU VISA Credit Card, it will carry over to your new CCU VISA Credit Card. If you have not assigned a PIN to your MCU VISA Credit Card, you will be given the option to assign a PIN at activation.

When can I start using my new CCU VISA Credit Card?

Begin using your new CCU VISA Credit Card on 09/01/2018.

Will I receive a final statement for my MCU VISA Credit Card?

Yes, your final statement for your MCU VISA Credit Card will be sent to you via your chosen delivery method, and will feature a payment due date of 08/26/2018.

How will I make my final MCU VISA Credit Card payment?

You may make your 08/26/2018 payment via one of the following methods:

- Transfer funds online at www.mcuonline.com
- Mail using the payment coupon included with your statement
- Call MCU at (800) 662-2772
- In-person at the MCU Palatine location

Will my due date change?

Yes, effective 09/02/2018, the due date for your new CCU VISA Credit Card will be the 27th of each month.

Has my payment mailing address changed?

Yes, effective 09/02/2018, all mailed payments for your new CCU VISA Credit Card should be sent to:

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

Will my credit limit change?

Your credit limit will remain the same on the date of the conversion. 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 card.

What is the APR on my new CCU VISA Credit Card?

Your Credit Card will convert at your current APR for existing balances. CCU VISA Credit Card disclosures will be mailed in July 2018 disclosing the new terms, conditions, and rate information. New rates will be in effect beginning in September.

Will I be able to access my new CCU VISA Credit Card information online?

Yes! On 09/04/2018, you can access the online VISA system by clicking on the new CCU Platinum VISA Credit Card listed on your Online Banking Account Summary screen. From here, click on the "Click here to Manage your CCU VISA Credit Card" link under the image of your Credit Card to register your new CCU VISA Credit Card.

Will I be able to receive e-Statements?

If you were previously enrolled in e-Statements, your enrollment will carry over. You will view future statements through Consumers Credit Union's online VISA system. If you were not previously enrolled in e-Statements, you will be able to enroll through Consumers Credit Union's online VISA system.

Will I be able to use my CCU VISA Credit Card outside of the United States?

Yes! Your CCU Credit Card is accepted anywhere you see the VISA logo.

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

What will happen with my CURewards Points on my MCU Platinum Rewards VISA Credit Card?

Your existing CURewards Point balance will transfer to your new CCU VISA Credit Card, as well as any scheduled point expiration date(s).

When will I begin to accumulate CURewards Points on my new CCU Platinum Rewards VISA Credit Card?

You will immediately start to accumulate CURewards Points on all purchases completed with your CCU Platinum Rewards VISA Credit Card. You will continue to earn 1 point per \$1 in purchases.

Will my CCU Credit Card work with a Mobile Wallet?

Yes! Upon enrollment of the new CCU Credit Card number, CCU VISA Credit Cards can be used with Apple Pay, Google Pay, and Samsung Pay.

Will the Design Your Own Card (DYOC) option remain available?

Yes, CCU VISA Credit Cards have the Design Your Own Card option available. However, your CCU VISA Credit Card will not be issued with your current DYOC design. On 09/06/2018, you will be able to access the DYOC webpage to personalize your new CCU VISA Credit Card.

Will my MCU VISA Credit Card Alerts transfer to my new CCU VISA Credit Card?

Yes! Any Credit Card Alerts that you have set-up on your MCU VISA Credit Card will transfer to your new CCU VISA Credit Card. On 09/04/2018, you will be able to access Card Alerts from CCU's Online Banking, as well as from the following link: <https://alert.smsservicesnow.com/Landing/PSCUCMYCNSR>