UNITED
COMMUNITY CREDIT UNION

United Community Credit Union is excited to announce improvements to our credit card program. All current MasterCard credit card holders will receive a new Visa® credit card in the mail, which can be activated on 11/14/2016. Your current MasterCard credit card will be deactivated on the same date. The features of your new Visa® card include enhanced security with the new EMV chip, online access to view your account, a new credit card design and electronic statement availability. This will mean a few changes to your account, and we want to make sure you know exactly what's happening.

IMPORTANT DATES

10/31/16 – New United Community Credit Union Visa® credit card mailed

11/14/16 – Old credit card becomes inactive at 5:45 a.m. CST

11/14/16 – Activate your new card starting at 5:45 a.m. CST using the last four digits of the primary cardholder's Social Security Number

11/15/16 – New rewards program begins with uChoose Rewards®

KEY INFORMATION

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

- **EMV Chip Technology**: Your new credit card will have an embedded microprocessor chip that stores and protects your data. It will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service**: Call 1-855-368-2240 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Online Access:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online at www.unitedccu.com.

What to know:

- **Your new Visa® card has been mailed as of October 31, 2016**. 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, each secondary cardholder will have a new individual card number, CVV number and expiration date.
- 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.
- If you have automatic payments made with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in your service.
- For your convenience, we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of **November 14, 2016**, please call us at (713)674-5778.
  On or after the conversion, please call us at 1-855-368-2240

NEW REWARDS PROGRAM

Starting **November 15, 2016**, you will have a new rewards program for your United Community Credit Union credit card called uChoose Rewards®. uChoose Rewards® will allow you to redeem points on your credit card purchases to use toward shopping, travel and much more. Upgrade to our new Visa® Platinum card to also redeem points for gift cards and even CASH back. Some important information about the transition of the rewards program:

- You may start earning points with your new credit card starting November 15, 2016
- Your unused ScoreCard Rewards bonus points will be transferred to your new Visa® card by March 1, 2017
- To register your card or to monitor and redeem your UChoose Rewards® points, visit uchooserewards.com.
- To learn more about our Visa® Platinum rewards, speak to a loan officer at (713) 674-5778.

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?
United Community 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 issue?
No. Your interest rate and other terms on 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 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 14, 2016** at 5:45 a.m. CST. Instructions will come with your new card to ensure it is ready to use on or after **November 14, 2016**.

What is EMV?
EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded microprocessor chips that store and protect cardholder data. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV(chip) credit card?
Yes. Your card will be accepted at all merchant locations. You will insert your new EMV card into the bottom of the chip enabled terminal and follow the instructions. For merchants that are not yet Chip enabled, you can swipe your card just like you do now to complete the transaction.

My spouse and I both have United Community 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. 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 United Community 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 14, 2016**.

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 on or after **November 14, 2016** 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 14, 2016** 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?
Your previous card history will be retained for customer service inquiries. However, you will not be able to access statements/history online as of **November 14, 2016**, 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 United Community Credit Union credit card. All United Community Credit Union 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. We are proud to announce that we will also offer Visa® Platinum Rewards, which allow you to redeem points for gift cards or cash back. To upgrade to the Platinum Rewards program, contact a loan specialist at (713)674-5778.

Will I lose my current rewards points?
No, any remaining ScoreCard Rewards Bonus Points will be transferred over to your uChoose Rewards account on March 1, 2017.

Do I need to register my credit card before I can start earning point?
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 www.uchooserewards.com and click the Register link.

How do I register my card?
Please visit www.uchooserewards.com starting November 15, 2016. On the right side, you will see "New to UChoose Rewards?" with a Register link. Click Register, and then enter your card number. Once your card is authenticated, it will ask to establish your user name and password. Follow the instructions as provided.

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. Plus, you can earn additional points by shopping in-store or online with participating retailers.

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

When can I redeem points?
It can take up to 40 days for your points to be credited to your account. **You must first accumulate 1500 points before you can redeem points for catalogue items or gift cards. You must earn 1500 points before you can earn cash back which will show as a credit to your credit card statement.** Your points are available to view on uchooserewards.com. Here you can keep track of the points you've earned, and then shop the online rewards catalog when you're ready to redeem. A Wish List Tracker is also available to notify you when you've earned enough points to redeem a specific item.

Can I share points with family members?
 All credit cards within an account automatically earn points together.

How much does it cost to participate?
There's no cost to participate. Membership in uChoose Rewards® is free as part of your United Community Credit Union Visa® credit card. Visit www.uchooserewards.com to start monitoring your points and browsing our online catalog.