

Dear First Missouri Visa Credit Cardholder,

First Missouri Credit Union 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 existing credit card account, and we want to make sure you know exactly what's happening.

Your new credit card, which should be received by April 23rd will come with the following new features:

- **24/7 Cardholder Service:** Call 1-888-999-3364 (toll free U.S.) or 1-531-233-6398 (International) for balance inquiries, payment information, transaction history, statement copy requests or to dispute a charge.
- **eCS Cardholder Website:** Real-time credit card information including transactions, pending activity, payment information, statements, custom e-mail alerts, and electronic statement sign-up. The eCS website can be accessed through your secure, Virtual Branch login. No separate logon ID/security code will be needed.
- **First Missouri CU Card Control:** Use your mobile device to protect your Visa credit card using our First Missouri mobile app. You'll select the My Cards section and download the First Missouri CU Card Control app (unless you already have it downloaded for your First Missouri debit card) and add your new First Missouri Visa credit card.

Key Dates & Reminders

On or about April 12, 2021– New Visa Credit Card(s) mailed

Monday, April 26, 2021– Old Visa Credit Card(s) become inactive.

Monday, April 26, 2021– Activate your new card using the last four digits of the primary cardholder's Social Security number

What to know:

- Your new card will be mailed on or about April 12th and should be received by April 23rd.
- New cards will be mailed to all cardholders on your account. Each cardholder will now have their own unique card number. All cards will still be connected to the same account.
- Your new card(s) will have a different card number, expiration date and CVV code than your existing credit card(s)
- If you plan to use your new credit card at an ATM, which will require the use of a PIN, you can select your unique PIN during the activation of your card or call the activation number at a later time to select your PIN.
- Payments received between Wednesday, April 21st and Monday, April 26th will not be posted to your account until Tuesday, April 27th. These items will be posted effective the date received.
- Effective in May 2021, your First Missouri Visa credit card will have a due date of the 24th of each month.
- For your convenience we have included a list of frequently asked questions. If you have any additional questions or inquiries before the conversion date of April 26, 2021, please call our office at 314-544-5050.

We are excited about our new credit card offerings and look forward to making them available to you. On the back you will find some helpful reminders and a list of Frequently Asked Questions regarding the upcoming changes.

Sincerely,

First Missouri Credit Union
Credit Card Dept.

Recurring Activity

The account number and expiration date on your new card, along with the CVV code on the back, will be different from your existing Visa credit card. It is vitally important to update your account information on all recurring charges or credits that you have authorized on your First Missouri Visa credit card.

Making Your Payment

Payments that are normally received/posted on or before Wednesday, April 21st, will still occur on your existing card. Payments expected to be received after Wednesday, April 21st should be updated with your new card information.

How do you make your First Missouri Visa credit card payment?

- By check (No Action Required)
- Via a Bill Pay Service, Automatic Debit or Automatic Transfer (**Action Required**) Remember to update your credit card account number when the first statement for your new card arrives in May 2021.

Frequently Asked Questions

Why am I receiving a new Credit Card?

First Missouri Credit Union is changing the credit card processor to better serve your credit card needs. This change requires that we issue a new card with a new number, expiration date and CVV code.

Will my interest rate change as part of this conversion and card issue?

No. Your interest rate will not be changing.

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

You will not 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 Sunday, April 25th. Instructions will come with your new card to ensure it is ready to use on or after Monday, April 26th.

My spouse and I both have First Missouri 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 First Missouri Visa credit card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs) contact EACH merchant you have preauthorized or recurring payments with by Friday, April 23rd to notify them of your new card number and expiration date.

Will the due date for my credit card payment change?

Yes. Your credit card payment will be due on the 24th of each month beginning in May 2021.

Will I need to send my payment to a new location after the conversion?

No. The payment address will remain the same and will be included on your monthly statement.

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 (i.e., another bank or bill pay service) by Friday, April 23rd, with your new card number.

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 Wednesday, April 21st, so we recommend you save the statements to your computer or print hard copies before this date.