



July 24, 2024

Dear Valued MembersFirst Visa® Credit Cardholder:

We are pleased to announce several upcoming changes to enhance our credit card program, effective **August 2024**. Please review the important updates and changes below. These enhancements will make accessing your credit card account easier and will now be available through MembersFirst Online Banking or Mobile App.

Please Note:

Your current card will continue to work. You will NOT receive a new Visa Credit Card.

The terms of your credit card account will remain the same.

Your payment due date will remain on the 15th of the month, but methods of payment will change. (See Page 2)

Changes to expect:

Important Dates	
August 15th	All scheduled or established Automatic Payments will be canceled: If your credit card account is enrolled in an auto-pay program, any payment scheduled for processing <i>or</i> credit after August 15 th will be canceled and cannot automatically be applied to your account. You must establish a new payment schedule in Online Banking or with your financial institution. Please see the information regarding Methods to Pay Your MembersFirst Credit Card on Page 2.
August 16th	The EZ Card Info platform you currently use to view, manage, and make payments to your MembersFirst Visa credit card will no longer be available.
August 16th through August 19th	There will be no ONLINE access to view transactions or make credit card payments to your MembersFirst Visa Credit Card during these four days.
August 20th	You will access your Visa credit card information through the MembersFirst Online Banking system or Mobile App. Your credit card will appear under “Loans” in Online Banking and the Mobile App with an assigned suffix of 600. When you select your card suffix, you will see your credit card account balance, transaction history, payment due amount, etc. You will also have easy access to transfer payments from your MembersFirst account directly to your credit card.

Statements: For your records, please download and save all statements you need from EZCard before August 15th.

Statements issued before August 2024 will not be available in Online Banking after August 15th. Your August 2024 credit card statement will be available in MembersFirst Online Banking and the Mobile App on August 21st. To view your statement, log in to Online Banking or the Mobile app, select “Statements and Documents” from the menu then select your credit card statement. You will receive an email notification each month to let you know when your statement is available for viewing in Online Banking or the Mobile App. If you are not enrolled in e-Statements for your credit card, you will continue to receive a statement in the mail.

Remote Card Controls: You can now control your credit card within Online Banking or the Mobile App. Simply choose “Remote Control Cards” from the menu and select your credit card from the list. Remote Control gives you more security over your card. You can easily turn your credit card off when not in use and back on when needed.

ScoreCard® Rewards: You will continue to earn ScoreCard Rewards points for your purchases. You will have access to your ScoreCard Rewards in Online Banking or the Mobile App. Simply select “ScoreCard Rewards” from the menu.

PIN Number: If you currently have a PIN with your card, you will need to re-select the PIN on August 19th or later by calling 866 762-0558 from a phone number on file.

EXTREMELY IMPORTANT CREDIT CARD PAYMENT INFORMATION

Terms: The terms of your credit card account will remain the same.

Payment Due Date: Your payment due date will remain on the 15th of the month, but methods of payment will change.

All scheduled or established automatic payments will be canceled: If your credit card account is enrolled in an auto-pay program, any payment scheduled for processing or credit after August 15th will be canceled and cannot automatically be applied to your account. **You must establish a new payment schedule in Online Banking or with another financial institution.** See the table below for ways to make your payment, or contact the credit union at 404 978-0080.

Effective August 19th: Methods to Pay your MembersFirst Credit Card	
Transfer from a MembersFirst Checking or Savings Account in Online Banking or the Mobile App	Select "Transfers" in online banking or the MFCU mobile app. Transfer from any available MFCU Savings or Checking account to pay your credit card.
External Transfer – New Feature* If you are unable to access External Transfers, please contact the credit union at 404-978-0080.	<u>Set up External Transfers within MembersFirst Online Banking or the Mobile App to pay your credit card via ACH from another financial institution.</u> Select "Transfers" from the Online Banking or Mobile App menu. Choose "External Account Management", accept the disclosure, and enter your account number and the routing number for ACH from your other financial institution. Your account will be verified via micro-deposits to your other financial institution before transfers will be allowed. (The verification process can take up to 2 business days.) Once your external account is set up, use this to schedule or make payments each month.
Audio Response / Phone Banking	Call Audio Response / Phone Banking at 404 978-0080 or 912 352-0059. Choose Action Code 29 - "transfer from any share suffix to any other share or loan suffix". Enter the new suffix, example "600", for your credit card.
ACH from another institution	Provide: Your MembersFirst Credit Union Routing & Transit #: 261174432 Your MembersFirst Account Number - Include your new suffix (600) for your credit card. Do not use your Credit Card number.
Bill Payment from another institution	Provide: Your MembersFirst Account Number and your new suffix (600) for your credit card. Do not use your Credit Card number. Financial Institution Name: MembersFirst Credit Union Department V 2476 Lawrenceville Hwy. Decatur, GA 30033-3226
Visit a Branch	Visit any MembersFirst Branch or Shared Branching location to make a payment.
Phone Payment via MembersFirst CU Staff	Contact the credit union at 404 978-0080 to pay with a debit card during regular business hours. A fee of 3% or a minimum of \$10 will be charged to recover costs in processing this type of payment.

Payment Address Change: As of your May 2024 statement, the payment address for Visa credit cards changed to
MembersFirst Credit Union
Department V
2476 Lawrenceville Hwy.
Decatur, GA 30033-3226

Payment Notes: For payments by check, please notate "Credit Card Payment" on the memo line.

We look forward to continuing to serve you and support your credit card needs.

MembersFirst Credit Union Card Services