



October 29, 2018

**\*\*\*YOUR NEW SWOFCU VISA CREDIT CARD IS ON THE WAY\*\*\***

Dear SWOFCU Visa Credit Card Holder:

Your new SWOFCU Visa credit card is in the mail as of 10/29/2018. You should receive your new credit card in about 7 – 10 days. When you receive your new credit card you should store it and the documents that come with it in a safe and secure location until it is time to activate the card. Your new SWOFCU Visa credit card can be activated beginning at 7:45 a.m. CST on 11/12/2018. You will activate your new credit card using the last four digits of the primary cardholder's Social Security Number. Further activation instructions will be provided. Please keep in mind that you will continue to use your current SWOFCU Visa credit card until 11/12/2018 at 7:45 a.m. CST. At that time and on that date the card you are currently carrying will no longer work.

In addition, please keep in mind that:

- **Your credit card number, your expiration date and your CVV (security) number have changed.**
- New cards are being mailed to all cardholders, regardless if they are primary or secondary cardholders.
- For security reasons, each secondary cardholder will have a new individual card number, a new expiration date and a new CVV number.
- **If you have automatic payments made with your current credit card, make sure to contact each merchant with your new credit card information to help avoid any interruption in your service.**
- If you plan to use your card at an 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.
- The "Go To My Card" website for your existing credit card will go off-line at 4:00 p.m. on 11/9/2018.
- For any assistance with your existing credit card before 11/12/2018, please continue to call credit card services at 800-442-4757. **On or after 11/12/2018, please call credit card services at 855-445-1149.**

For additional information we have included frequently asked questions. If you have any questions please contact us at 580-353-0490 or toll free at 866-353-0490.

Sincerely,

Southwest Oklahoma FCU  
Plastic Card Services

## **SOUTHWEST OKLAHOMA FCU VISA CREDIT CARDS - FREQUENTLY ASKED QUESTIONS**

### **Why will I be receiving a new credit card?**

Southwest Oklahoma FCU is changing our 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 re-issue?**

No. Your interest rate on your SWOFCU Visa will not change.

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

Yes. However, 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 7:45 a.m. CST on 11/12/2018. Instructions will come with your new card to ensure it is ready to use on and after 11/12/2018.

### **In addition to my credit card, I have secondary cardholders on my SWOFCU credit card account. Will my secondary cardholders 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 bill payments that are tied to my existing SWOFCU credit card?**

To ensure there is no interruption in recurring or preauthorized bill payments (such as monthly telephone, electricity, gas bill, insurance, clubs, etc.), contact the merchant on or after 11/12/2018 with your new card number, expiration date and CVV (security number), if required.

### **Will the due date for my credit card payment change?**

No. Your SWOFCU Visa credit card 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 your account information and update the mailing address to P.O. Box 2711, Omaha, NE 68103-2711 on or after 11/12/2018 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 11/12/2018 to provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

*\*If Southwest Oklahoma FCU is making a manual monthly credit card payment transfer on your behalf please contact a credit union representative before 11/12/2018 to discover your new options for having credit card payments automatically drafted from your SWOFCU account.*

### **Will my previous card history transfer to my new card number so I have access to the information on-line if needed?**

You will not be able to access statements/history online after 11/12/2018, so we recommend you save the statements to your computer or print hard copies before this date.