

IMPORTANT NOTICE

for Members with a CCU Credit Card

Members who hold a CCU credit card were recently notified that their current MasterCard would be replaced with a new Visa credit card. Cardholders have already received two mailings regarding the change – first, an introductory letter and most recently an account disclosure outlining the terms of the Visa account.

- **Watch for your new Visa card to arrive by early November.** Activate the new card by following the instructions printed on the sticker. Remember to destroy your old MasterCard plastic by cutting it into several pieces.
- Cardholders who set up an AutoPay monthly transfer or credit life/disability insurance with MasterCard will receive an authorization form that must be completed to continue the AutoPay transfer or insurance coverage with Visa.
- **November 12, 2009 is the last day that your MasterCard can be used** before it is deactivated.
- **Notify companies that make automatic charges to your MasterCard that you have a new Visa account number and expiration date.** This may include charges for Internet service, PayPal, cell phone service, monthly or annual subscriptions, on-line stores, etc.
- **If you use a Bill Payment service to make your credit card payment** you'll need to update your information to reflect the new payment mailing address and account number.
- **Access to the MasterCard on-line web site will be deactivated on November 10, 2009.** Beginning November 18th there will be a link on the CCU web site www.ccuwausau.com that can be used for on-line access to your new Visa account. You'll be able to view account activity, make payments and more. On your first visit to the site you will need to create a new login/password and, if you're making a payment, enter the routing and account numbers that the payment will be withdrawn from.

These changes do not affect CCU MasterCard accounts issued through a Home Equity Line of Credit loan.

This information is accurate as of October 20, 2009. Watch our web site for the most current information about our new Visa credit card program.

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Q. Why is my account changing?

A. In order to serve you better, we are making enhancements to our credit card program. You will continue to receive the finest value, best service and most competitive products.

Q. What happens to the balance on my current card?

A. Any balance or pending transaction on your current card will automatically be transferred to your new account and will appear on your new first statement.

Q. How will this change affect my rates?

A. Your rates will continue to be competitive. Please refer to the Notice of Change in Terms to Your Credit Card Account for questions about your rates and other pricing information.

Q. What kinds of benefits can I expect with my new card?

A. Your new card will feature a wide array of benefits, including Zero Liability if your card is ever lost or stolen, 24-Hour Cardmember Service by phone or online, convenient bill payment options, and much more.

Q. How do I ensure the bills I pay automatically still get paid?

A. For any online or automatic payments you have set up today, please update these recurring payments with your new account number and payment address once you receive your new card.

If you are not currently taking advantage of automatic payments to pay your bills, such as membership dues, Internet access, insurance premiums, utilities or anything else, you can call these businesses once you get your new card and set up automatic payments from your credit card.

Q. When should I start mailing my payments to the new address?

A. You will receive an insert within your credit card statement notifying you where future payments should be sent. This insert will provide you with important details about where to mail your payment.

Q. What options do I have for paying my new credit card bill?

A. Payment options include automatic monthly payments through our AutoPay system, as well as Phone Pay, Online Pay and by U.S. Mail.

Q. What do I do when my new credit card arrives?

A. When it arrives, call the phone number on the card to activate it, sign your new card and destroy your old card.

Begin using your new card right away, as your current card will no longer be valid, regardless of the expiration date on the card.

Q. Will I need to change my PIN (Personal Identification Number)?

A. Yes. Once you receive your new card, you will need to contact Cardmember Service at the number on the back of your new card if you'd like a PIN.