

visa®

credit card conversion

visa® business credit card

member resource guide



Federal Credit Union | Friends you can bank on.

what you'll find inside:

The conversion of Service 1st Federal Credit Union's Visa® Platinum and Business Credit Cards is scheduled to occur on **Sunday, May 16, 2021**. We are excited to bring you a card with more benefits and added security. Our primary goal is to make this a smooth transition. Our Resource Guide includes important dates, benefit information, a link to your Visa® Guide to Benefits and a comprehensive list of frequently asked questions.

If you have a question that isn't covered within our guide, don't hesitate to call our Contact Center at 800.562.6049.

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mark your calendar!

We want to make sure you are informed every step of the way. Below are a few dates to keep in mind as we get closer to the conversion date in May.

- **April 7 - May 17** - If you need to request a name or address change at this time, please note that it will be processed but not visible to you until after May 17, 2021.
- **Now - May 14, 2021** - If you need to request a temporary increase or update your phone number, you can do so through May 14, 2021 or on/after May 17, 2021.
- **April 27, 2021 – May 7, 2021** – Watch your mailbox! Your new card will be on its way!
- **May 13, 2021** – This is the last date to access the EZ Card site.
- **May 15, 2021** – This is the last date to use your current card.
- **May 16, 2021** – This is the first day you can activate and use your new card. To activate it, call the number on the sticker attached to your card. Once activated, you can begin using it. You may securely destroy your old card once this step is completed. This card will have a new number. Be sure to update any recurring payments/automatic withdrawals with your new card information and expiration date.
- **Beginning May 18, 2021**, you'll be able to use Fitbit Pay®, Garmin Pay® and LGPay®; in addition to Apple Pay®, Google Pay® and Samsung Pay®. Fitbit Pay®, Garmin Pay® and LG Pay® are new.



Member Resources and Reference Materials

(click items below to view)

Service 1st Visa® Business Credit Card

- [Insert that will be included with carrier at the time of reissue](#)
- [Visa® Guide to Benefits \(Business\)](#)
- Member [Notice](#)





savvy! | credit card benefits

Your new card comes with a number of great features we think you will really like!

- **It's contactless!** You can insert, swipe, tap or simply hold your card over a contactless enabled terminal to complete a transaction.
- **Smooth!** Your new card will feel smooth. This card is not embossed for added security. And, your name and card number are located on the back for additional privacy.
- **Unique card numbers!** This feature allows each person associated with your credit card account to receive a card with a different number. This means if you have multiple cards associated with your account and one card is lost or stolen, the other card may continue to be used.
- **Access Point!** Access Point, located within Service1st@Home online banking, is where you'll manage your credit card account. You can: make a payment, view transaction history, view statements, report lost or stolen cards, enroll for estatements, take advantage of balance transfer opportunities, manage card controls, travel notifications and alerts! You can also use our Service 1st Card App to manage your cards.
- **Credit Score Awareness!** View your FICO® credit score in Access Point via Service1st@Home online banking or on your monthly credit card statement starting July 5, 2021.
- **Mobile Pay!** The following payment systems will now be included Apple Pay®, Fitbit Pay®, Garmin Pay®, Google Pay®, LG Pay® and Samsung Pay®. Fitbit Pay®, Garmin Pay® and LG Pay® are new.
- **Plus much more!** Click [here](#) to check out your Visa® Guide to Benefits today!



General

1. Q: Why is Service 1st issuing new Visa® credit cards to current cardholders?

1. A: In an effort to continuously improve the products and services we offer to our members, the credit union made the decision to enhance our current credit card program.

2. Q: When will this change occur?

2. A: Service 1st will mail out new Visa® credit cards April 27, 2021 through May 3, 2021.

3. Q: Will the new card look the same?

3. A: No. The new Visa® Platinum Consumer and Business Credit Card will have a new branded look! Please see page 2.

4. Q: Will my card number change?

4. A: Yes. Since the credit union is issuing new Visa® credit cards, all credit card numbers will change. Each person associated with your credit card account will also receive a card with a different number. So if your card is lost or stolen, the other card on your account may continue to be used.

5. Q: Will all cardholders on the account receive a new card during the reissue?

5. A: Yes, all cardholders will receive a new card and each will have a different card number.

6. Q: What should I do once I receive my new card?

6. A: On or after Sunday, May 16, 2021, activate your new Visa® credit card by calling the number found on the sticker on the front of your new credit card. The new credit card will not work prior to the May 16, 2021 activation date.

7. Q: I received multiple cards with different numbers associated with my account. Does each need to be activated separately?

7. A: Yes. Each card needs to be activated separately. And, each member should use their own information to activate the card, not the primary account holder's information.

8. Q: Will each cardholder on the account receive a separate monthly statement?

8. A: No. Only one statement will be sent; however, the statement will reflect the transactions completed by each card, grouped by card.

9. Q: How will my account be reported to the credit bureau?

9. A: Primary and Secondary cardholders as well as additional names (authorized users, grantors, co-singers) will be set to report to the credit bureau.

10. Q. What if one of the cards on my account is lost/stolen?

10. A. Only the person that loses their card will be reissued a new card. All other cards associated with your account will continue to work and will not need to be reissued. To report a card lost or stolen, call our Contact Center at 800.562.6049 or log in to Access Point or via the Service 1st Card App.

11. Q. In the past, if we were planning a trip, we'd call to add a note to our account. Can we still do this?

11. A. Yes! Now it's even easier. With Access Point or by logging in through the Service 1st Card App, each person associated with the account has the ability to set a travel note associated with only their card number.

12. Q. Can I still get information on my spouse's/joint owner's credit card number?

12. A. Yes. If using Access Point or the Service 1st Card App, all transactions are visible. Access Point allows the Primary and Secondary members to see all transactions for all cards associated with the account. However, an authorized user will only see their own transactions.

13. Q. What access will authorized users have to Access Point?

13. A. Authorized users will have full access to Access Point. They will be able to enroll/unenroll for eStatements; which will enroll/unenroll the Primary Cardholder as well.

14. Q. If there are multiple cards associated with my account, does each get its own credit limit?

14. A. No. There is one shared credit limit for all cards associated with the account.

15. Q. Will all individuals on the account have the ability to complete chargeback or dispute cases for their own card?

15. A. Yes. Each person can file a claim for their own transaction dispute or chargeback.

16. Q: Did I have to request a new Visa® credit card?

16. A: No. If you currently have a Visa® credit card with Service 1st, you will automatically receive a new Visa® credit card during the reissue period.

17. Q: Are there costs or fees associated with replacing my current Visa® credit card?

17. A: There is no fee associated with getting your new credit card.

18. Q: Will the rate and terms change for my current Visa® credit card?

18. A: No. Your current Visa® credit card rate and terms will remain the same.

19. Q: Will my existing card alerts be converted to the new card?

19. A: No. You will need to establish alerts for your new Visa® credit card. This will be available starting on June 23, 2021.

20. Q: How long can I continue to use my current Visa® credit card?

20. A: You may continue using your Visa® credit card until Saturday, May 15, 2021. After that date, all activity will be discontinued on the old card, and you will need to begin using your new Visa® credit card, on or after May 16, 2021. Once you have successfully activated your new credit card on May 16, destroy the old credit card by cutting it up or shredding it.

21. Q: I have merchants that charge my Visa® credit card monthly. Will I have to notify those merchants? (Ex. Netflix, insurance companies, Amazon, Apple, utilities)

21. A: Yes. You will need to contact all merchants with which you have automatic charges to your current card and provide them with the new card number and expiration date.

22. Q: Will the Member Service number remain the same?

22. A: No. The new Card Support and Lost or Stolen Card number on the back of the card is 1.866.604.5576. You can also call our Contact Center number during business hours.

23. Q. Why does my card have a different expiration date from my spouse/joint owner?

23. A. Your spouse/joint owner received a new card from the mass reissue and may have been issued a different expiration date from the primary.

24. Q. Can I set up a different PIN from my spouse/joint owner?

24. A. Yes.

Payment Information

25. Q. Are payments shown in real time?

25. A. Depending on how payments are made, there could be up to a one business day delay.

26. Q. How can I make payments?

26. A. You can make a payment by stopping by your favorite Service 1st office, by mail, over the phone, within Access Point or by using the Service 1st Card App.

27. Q. Where will I see my minimum amount due?

27. A. The minimum payment due is visible in both the online and mobile application.

28. Q. Where will I see my payment history?

28. A. Your payment history will be visible in both the online and mobile application.

29. Q: Will my payment mailing address change?

29. A: Yes. Any statements processed in May will go to the address below. To be sure you are mailing your payment to the correct address, be sure to use the address at the bottom of your statement.

Visa, PO Box 37603, Philadelphia, PA 19101-0603

30. Q. Is there only one payment required or do all people on the account need to make a payment?

30. A. Only one payment is required. All the cardholders still use one shared credit limit that is tied to the primary cardholder.

31. Q. I have automatic payments established with my current card. Will this payment information automatically transfer over to the new Access Point system?

31. A. The EZ Card site will not be available for use after May 13, 2021. It is okay if you have automatic payments set up using the EZ Card site prior to this date; however, you will want to log in to Access Point during the week of May 24, 2021 to reinitiate these automatic payments.

Fraud Alerts

32. Q. What number should I call if I don't want to return the call to the Automated Fraud Alert system?

32. A. You can call 888.918.7313 or 855.553.4290. Both numbers will provide assistance.

33. Q. If I'm contacted by the Automated Fraud Alert system, do all other people on the account receive the alert message?

33. A. No. Only you will receive the alert message. It will only send a message to the phone and email address for the card involved with the potential fraud transaction.