

Member Name
Address
City, ST Zip



Discover the possibilities

RE: Acct ending in XXXX

Journey Federal Credit Union is excited to announce our partnership with an in-house credit card processor to better service your Visa credit card needs. This will mean a few changes to your account, and we want to make sure you know exactly what's happening.

Your new credit card will come with the following new features and enhancements:

- **24/7 Cardholder Service:** Call [1-855-624-7714](tel:1-855-624-7714) (toll free U.S.) or [240-651-7822](tel:240-651-7822) (International) for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Online Access:** Direct from your JFCU online banking portal, you can review real-time credit card information, including transactions, pending activity, payment information, statements, and custom e-mail alerts. Plus, you can sign up for e*Statements and re-enroll for online access. Get started today at: www.journeyfcu.org

Key Dates & Information

Your Cards:

05/04/2020 – Your new Journey Federal Credit Union Credit Card is mailed.

05/18/2020 – Your old JFCU Credit Card becomes inactive after this date. On this date you will activate your new card by using the last four digits of the primary cardholder's Social Security Number.

Your Rewards:

05/01/2020 – Rewards program will be inaccessible due to this conversion.

05/20/2020 – Our new rewards program will begin with **uChoose Rewards**.

What you need to know:

- Your new card will be mailed on **05/04/2020**. Please anticipate 7-10 business days for delivery. **The card will arrive in a white, unmarked envelope for security purposes. Please do not throw away your unopened mail while you wait for your new card to arrive.**
- New cards will be mailed to all cardholders, regardless of whether they are primary or secondary cardholders. Please note: **your credit card number and your expiration date will change.**
- For security reasons, secondary cardholders will have their own individual card number, Card Verification Value (CVV – three-digit number on the back of the card) number, and expiration date for their new card.
- If you plan to use your card at any ATM, you will be required to use a Personal Identification Number (PIN). You can select your unique PIN during the activation of the card or by calling the activation line at a later time to select your PIN.
- We have enclosed a Recurring Activity Checklist to assist you in updating any recurring payments or credits that will need to be transferred to your new card. **As your card number has changed, you will need to edit the details of any recurring payments you have coming from your current JFCU credit card.**
- For your convenience we have included Frequently Asked Questions; however, if you have any additional questions or inquiries before or after to the conversion date of **05/18/2020**, please call us at [989-224-9511](tel:989-224-9511).

How to make your Journey Federal Credit Union credit card payment:

- If you normally pay your balance by check, no action is required. You can continue to mail your payment with payment stub to **Journey Federal Credit Union, 1200 Zeeb Drive, St. Johns, MI 48879.**
- Cash payments will continue to be taken by our staff at our branches.
- You can make your payment online through online banking.
- However, if you typically make your payment via a bill pay service, automatic debit or automatic transfer, **you must remember to update your account information, payment address, or transfer request information when the first statement for your new card arrives.**

New Rewards Program:

We're beyond excited to introduce the uChoose Rewards platform to our Visa credit cards starting on **05/20/2020!** uChoose Rewards allows you to redeem points on your Visa credit card purchases to use toward shopping, travel, event tickets, gift cards and more. Plus, if you're currently enrolled in uChoose Rewards for your JFCU debit card, we have even better news: credit card and debit card reward points will now be combined, so no matter which JFCU card you use for purchases, your rewards will add up even faster! Some important information about the transition of the rewards program:

- Your current Journey Federal Credit Union rewards program will no longer earn points after **04/30/2020.**
- You may redeem your existing Journey Federal Credit Union rewards program points by **04/30/2020.** After that date, any remaining points in your current Journey Federal Credit Union rewards program will be transferred to the new uChoose Rewards Program.
- All points that are transferred from your current Journey Federal Credit Union rewards program to uChoose Rewards will be shown on your uChoose Rewards account beginning **05/20/2020.**
- To register your card or to monitor and redeem your uChoose Rewards points, visit www.uchooserewards.com.

Recurring Activity Checklist

The *account number and expiration date on your new card will change along with the CVV code on the back. It is therefore extremely important to update your account information on all recurring charges or credits that you have authorized on your Journey Federal Credit Union Visa credit card.*

Please Note: Payments that normally post on or before **05/14/2020** will still occur on your existing card. Beginning **05/18/2020** you must update your payment information with your new card information for each item you pay using your Journey Federal Credit Union Visa credit card. To make the process easier, we've included a recurring activity checklist below to help you identify some possible merchants for which you may need to edit your information.

Do you make any of these payments with your Journey FCU Credit Card?	Y/N	When does the payment post?	Site on which I update my credit card information
Prescriptions (Mail Order or Online)			
Utility or cable bills			
Cell phone bills			
Amazon, PayPal, iTunes			
Newspaper/Magazine Subscriptions			
Loans or Tuition Payments			
Insurance Premiums			
Other			

As always, our goal is to provide you with the very best in products and services and we thank you for your patience throughout this process.

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new Credit Card? Journey Federal Credit Union is changing the credit card processor to better serve your needs. This change requires that a new card be issued.

Will my interest rate change as part of this conversion and card issuance? No. Your interest rate and other terms in your account will not be changing as a result of this processor change or card reissue.

Will I have a new PIN number so I can access cash with my new credit 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? Based on this change, your existing card will not work after 05/18/2020.

My spouse and I both have Journey Federal Credit Union Visa credit cards but I only received one card in the mail. Will my spouse be receiving a new 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 billing statement, regardless of the number of cards on the account. *Please note that the envelope containing your new JFCU Visa credit card may not have any JFCU identifying branding. It's therefore especially important that you open all mail to ensure your card is received and secure.*

What do I need to do if I have preauthorized or recurring payments that are tied to my existing Journey Federal Credit Union Credit Card? To ensure there is no interruption with recurring or preauthorized payments (such as monthly utility bills, insurance payments, club dues, etc.) contact the merchant by 05/18/2020 with your new card number and expiration date. Feel free to contact us for any help needed with this step.

Will I need to send my payment to a new location after the conversion? If you normally pay your balance by check, no action is required. You can continue to mail your payment with payment stub to Journey Federal Credit Union, 1200 Zeeb Drive, St. Johns, MI 48879. Additionally, cash payments will continue to be taken by our staff at our branches and you'll be able to make your payment online using the JFCU online banking platform.

I set-up my monthly Credit Card payment as an automatic ACH transfer, payroll deduction, or recurring transfer. Do I have to make any changes? Yes. To ensure there is no interruption in automated payments, contact the provider of this service (i.e., another bank or bill pay service) by 05/18/2020, with your new card number and payment address Journey Federal Credit Union, P.O. Box 2711, Omaha, NE 68103-2711.

Will my previous card history transfer to my new card so that I have access to the information if needed? Your previous card history will be retained for customer service inquiries only. However, you will not be able to access statements/history online after 05/14/2020, so we strongly recommend you save the statements to your computer or print hard copies before this date.

Will the fraud security alert phone number change? Yes, the new number will be [1-855-624-7714](tel:1-855-624-7714). This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account.

What is uChoose Rewards? uChoose Rewards is a program that earns you points for using your Journey Federal Credit Union Visa or debit card. All Journey Federal Credit Union VISA credit cards with rewards are automatically enrolled in the program. You can redeem your points toward anything in our huge online rewards catalog found at www.uchooserewards.com.

Do I need to register my credit card before I can start earning points? No, you will start earning points the first time you make a transaction with your new credit card; however, you will need to register your card before you will be able to redeem your points. To register your card, visit www.uchooserewards.com and click the Register link.

How do I register my card? Please visit www.uchooserewards.com starting **05/20/2020**. On the right side, you will see “New to uChoose Rewards?” with a Register link. Click “Register”, and then enter your card number. Once your card is authenticated, it will ask you to establish your user name and password. Follow the instructions as provided. If you already have a JFCU Debit Card, you can follow these same steps to get started even earlier!

How do I start earning points? Every time you make a purchase with your card, you’ll earn 1 point for every \$1.00 you spend. Plus, you can earn additional points by shopping in-store or online with participating retailers.

Where can I earn points? You earn points everywhere your Journey Federal Credit Union Visa or Debit credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at www.uchooserewards.com.

Where can I view my point activity? You can access the history of your point activity through www.uchooserewards.com.

When can I redeem points? It can take up to 40 days for your points to be credited to your account. Your points are available to view on www.uchooserewards.com. There you can keep track of the points you’ve earned and then shop the online rewards catalog when you’re ready to redeem. A “Wish List Tracker” is also available to notify you when you’ve earned enough points to redeem a specific item.

Can I share points with my family members? All credit cards within an account automatically earn points together. Additionally, if you have multiple credit card accounts with Journey Federal Credit Union, you can link them together in a household account to earn reward points faster.

How much does it cost to participate? There’s no cost to participate. Membership in uChoose Rewards is free as part of your Journey Federal Credit Union membership. Visit www.uchooserewards.com to start monitoring your points and browsing our online catalog.