



Coming Soon!
**A more rewarding way to pay with your
Premier FCU Visa Credit Card!**

Dear Member:

Premier Federal Credit Union is excited to announce our partnership with a new credit card processor who offers greater flexibility and enhanced member benefits!

In October, you will receive a new Premier Federal Credit Union Visa Credit Card. This new card will replace your existing card, regardless of the expiration date. If you are the primary cardholder, your card number will remain the same. For security reasons, each additional user on an account will receive a new card with a unique card number.

You will soon be able to enjoy the latest improvements coming with your new card including:

- **24/7 Member Service:** call **888-761-0365** for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Visa Online Access:** real-time Visa information conveniently available in Premier Federal Credit Union's Online Banking including: transactions, pending activity, payment information, statements, custom email alerts.
- **Exciting New Rewards:** earn points for every purchase and additional points for shopping at participating retailers then redeem them for millions of items online. You will need to enroll your account into the new program.

Recurring Activity Information: the account number and expiration date on your new card will change along with the CVV code on the back. It is vitally important to update your account information on all recurring charges or credits that you have authorized on your Premier Federal Credit Union VISA[®].

- What recurring charges do you see listed on your statements?
- What day of the month does each payment normally post?

Please Note: Payments that normally post on or before October 28 will still occur on your existing card. Beginning October 29 you must update your payment information with your new card information for each item you pay using your credit union VISA[®].

Thank you for carrying and using your Premier Federal Credit Union Visa Credit Card! Premier Federal Credit Union is looking forward to building a lifetime relationship with you. If you have questions about the new Visa program, please see the frequently asked questions on the other side of this letter or simply call a Financial Services Representative at **888-761-0365** or **800-873-2929**.

Sincerely,
Lori Thompson, President/CEO

Key Dates Key Dates

October 15, 2012 – new Visa card is mailed.

October 28, 2012 – old Visa card becomes inactive at midnight.

October 29, 2012 – new rewards program begins.

October 29, 2012 – activate your new card using the last four digits of the primary cardholder's Social Security number.

October 29, 2012 – Update all of your recurring credit card charges with your new expiration date and CVV code. (Health club memberships, Utility bills, etc.)

October 29, 2012 – Set up all of your ezCardinfo settings in the new Visa Online Access system. For example, if you have your recurring/automatic credit card payment set up in ezCardinfo, you will need to set it up in Visa Online Access before October's payment is due.

The Premier Difference ... experience it![®]

Frequently Asked Questions

Why am I receiving a new Visa card?

Premier Federal Credit Union is changing processors to be able to provide you with enhanced services in the future. This change required that a new card be issued; however, there is no change to your interest rate or fee structure.

Will I get the same card design I am currently using?

No. You will receive our new Premier Federal Credit Union VISA card!

Will my interest rate or fee structure change as part of this conversion and card reissue?

No. Your interest rate and fee structure are not changing.

Will I receive a new PIN (Personal Identification Number) so I can access cash from my credit card?

Yes. You will receive a mailer with your PIN following receipt of your new card.

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 October 28, 2012. Instructions will come with your new card to ensure it is ready to use on or after October 29, 2012.

My spouse and I both have Premier Federal Credit Union credit cards, and I only received one card. Will my spouse receive a card?

Yes. As a security feature, all cards being issued with this conversion will have unique numbers 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 payments that are tied to my existing Premier Federal Credit Union Visa?

To ensure there is no interruption in recurring or preauthorized payments (such as gym memberships, movie clubs or monthly electric or phone bills, etc.), contact the merchants by October 28, 2012 with your new card number and expiration date.

Will the due date for my credit card payment change?

No. Your due date will stay the same. We have had many requests over the years for members to be able to choose their monthly due date. As of November 1, you will be able to request a new monthly due date for your payment. Please call us at 888-761-0365 or 800-873-2929 for assistance if you would be interested in a different due date.

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 the mailing address to P.O. Box 2711, Omaha, NE 68103-2711 after October 25th to ensure that your payment reaches the processor by your due date. Additionally, following the conversion, you will be able to make your payment through a transfer in Premier Federal Credit Union's Online Banking Access or at any Premier Federal Credit Union branch.

I set-up my monthly Visa payment as an automatic transfer via ACH, payroll deduction or as a recurring transfer. Do I have to make any changes?

This Depends. If you originally set the payment up with a Premier Federal Credit Union employee, these will continue automatically with our new card processor unless you request a change. If you originally set the payment up on the ezCardinfo website, then you will need to set it up again on the Visa Online Access website.

Will my previous card history transfer to my new card number so I have access to the information if needed?

Your previous card history will be retained for your new card/account number. However, you will not be able to access statements/history online after October 28th so we recommend you save the statements to your computer or print hard copies before this date. If you need statement copies after this date, you can call 888-761-0365 for 24-Hour Member Service.