



ROCKLAND EMPLOYEES FEDERAL CREDIT UNION
170 EAST CENTRAL AVENUE
SPRING VALLEY, NY 10977-5026
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www.refcu.org

Rockland Employees FCU is excited to announce our partnership with a new credit card processor to better serve 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:

- **Tap to Pay Functionality** – Look for the contactless))) symbol on the payment terminal. Save time every time you tap!
- **24/7 Cardholder Service:** Call **1-888-999-7729** (toll free U.S.) or **531-262-5304** (International) for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.

What you need to know:

- Your old card will no longer work after **04/29/2024**.
- To avoid interruption in your lifestyle, a new credit card will be mailed on **04/15/2024**.
 - Please anticipate 7-10 business days for delivery.
- Activate your new card on or after **04/29/2024**. Please do not attempt to activate it prior to this date.
 - Upon activation, take a moment to update any automated payments, card on file merchants, mobile wallet services, and other linked payment credentials to your new credit card.
 - Destroy your old credit card.
- All cardholders, regardless of whether they are primary or secondary cardholders will receive a new physical plastic with a unique **credit card number, expiration date, and CVV/CVC (Card Verification Code – three-digit number on the back of the card)**.
- If you plan to use your card for cash advances, a Personal Identification Number (PIN) is required. Customize a PIN during the activation of the card or call later to select your PIN.
- Download and save any historical credit card e-statements for your records from www.ezcardinfo.com.
- A Recurring Activity Checklist is on the back of this letter to assist you in updating any recurring payments or credits that will need to be transferred to your new card.
- For your convenience we have included Frequently Asked Questions; however, if you have any additional questions or inquiries prior to the conversion date of **04/29/2024**, please call us at **877-922-2822**. If you have questions or inquiries on or after the conversion date, please call Cardholder Service at **1-888-999-7729**. Someone will be available to answer your call 24 hours a day 7 days a week.

KEY DATES & INFORMATION

04/15/2024 – New Rockland Employees FCU Credit Card mailed.

04/29/2024 - Old Credit Card becomes inactive after this date.

04/29/2024 – Activate your new card using the last four digits of the primary cardholder's Social Security Number.

Fraud Security Number:

1-833-763-2013

This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account. Please add this number to your contact list on your phone.

How to make your Rockland Employees FCU credit card payment:

- If mailing a check in **April**, please include your payment stub with your check and mail to the financial institution: **Rockland Employees FCU, 170 E Central Ave, Spring Valley, NY 10977. After the conversion on 04/29/2024 the permanent mailing address will be:**

**Rockland Employees FCU
P.O. Box 2711
Omaha, NE 68103-2711**

- If via a bill pay service, automatic debit, or automatic transfer - **Action is required.** Remember to update your account information, payment address, or transfer request information when the first statement for your new card arrives.

Recurring Activity Checklist

The account number and expiration date on your new card will change along with the CVV/CVC code on the back. It is extremely important to update your account information on all recurring charges or credits that you have authorized on your **Rockland Employees FCU** Visa credit card.

Please Note: Payments that are normally posted on or before **04/21/2024** will still occur on your existing card. Beginning **04/29/2024** you must update your payment information with your new card information for each item you pay using your **Rockland Employees FCU** Visa credit card.

Do you make any of these payments with your Rockland Employees FCU Credit Card?	Y/N	When does the payment post?	Site on which I update my credit card information
Prescriptions			
Utility or cable bills			
Cell phone bills			
Amazon, PayPal, iTunes			
Subscriptions/Gym Memberships			
Loans or Tuition Payments			
Insurance Premiums			
Mortgage			
Hulu, Netflix, Sling, Disney Plus			
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?

Rockland Employees FCU 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.

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?

No. Your existing card will not work after **04/29/2024**. Instructions will come with your new card to ensure it is ready to use on or after **04/29/2024**.

My spouse and I both have Rockland Employees FCU 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.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing Rockland Employees FCU 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 **04/29/2024** with your new card number and expiration date.

Will I need to send my payment to a new location after the conversion?

The new address will be included in the statement. If you pay this bill through online bill payment, you will need to update the mailing address to **Rockland Employees FCU, P.O. Box 2711, Omaha, NE 68103-2711** after **04/29/2024**, to ensure that your payment reaches the processor by your due date. If you pay this bill by check include your payment stub with your check and mail to **Rockland Employees FCU, P.O. Box 2711, Omaha, NE 68103-2711**.

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?

To ensure there is no interruption in automated payments, contact the provider of this service (i.e., another bank or bill pay service) by **04/29/2024**, with your new card number and payment address **Rockland Employees FCU, 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 **04/24/2024**, so we 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 **1-833-763-2013**. This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account.