



NEW VISA® Classic Credit Card Q&A

Why am I receiving a new credit card?

Everett Credit Union is updating its Credit Card program to better serve your credit card needs. This entails a switch to a new credit card processor. This change requires that a **new card with a new account number** be issued to all card holders.

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 February 17, 2018. Instructions will come with your new card to ensure it is ready to use on February 18, 2018.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing Everett Credit Union credit card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs, etc.), contact the merchant immediately upon receiving your new card number and expiration date.

Will I need to send or mail 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 VISA, P.O. Box 37603, Philadelphia, PA 19101-0603 on or after February 18, 2018 to ensure that your payment reaches the processor by your due date.

I setup my monthly credit card pay as an automatic ACH transfer, Payroll deduction or as a 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) immediately upon receiving your new card to provide your new card number and payment address of P.O. Box. Box 37603, Philadelphia, PA 19101-0603.

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 customer service inquiries. However, you will not be able to access statements/history online after February 18, 2018, so we recommend you save the statements to your computer or print hard copies before this date.

Will my interest rate change as part of this conversion and card issue?

No. Your interest rate and other terms on your account will not be changing.

Will the due date for my credit card payment change?

No. Your due date will remain the same.

Will I have online account access to my NEW VISA Credit Card?

Yes, online account access to your NEW VISA Credit Card will be available. You will need register for online access to your account so you can review transactions, view balances, dispute transactions, make payments, etc.

How do I contact VISA Credit Card customer service?

VISA Credit Card Customer Service Phone Number (24-hour cardholder service) is 855-835-9193.