

Members Choice WV FCU is excited to announce improvements to our credit card program, including enhanced security with the new EMV chip, online access to view your account, a new credit card design and electronic statement availability. 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:

- **EMV Chip Technology:** Your new credit card will have an embedded microprocessor chip that stores and protects your data. It will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service:** Call 1-855-436-4210 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Online Access:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online at www.memberschoicewv.com.

Key Dates

10/31/2016 – New Members Choice WV FCU credit card mailed

11/14/2016 – Old credit card becomes inactive at 6:45 a.m. EDT

11/14/2016 – Activate your new card starting at 6:45 a.m. EDT using the last four digits of the primary cardholder's Social Security Number

11/17/2016 – New rewards program begins with uChoose Rewards®

What to know:

- **Your new card will be mailed 10/31/2016.** Please wait 7-10 business days for delivery.
- New cards will be mailed to all cardholders, regardless if they are primary or secondary cardholders. Your credit card number and your expiration date will change.
- For security reasons, each secondary cardholder will have a new individual card number, CVV number and expiration date.
- If you plan to use your card at any ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- If you have automatic payments made with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in your service.
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of **11/14/2016**, please call us at 1- 304-346-5242. On or after the conversion, please call us at 1-855-436-4210.

New Rewards Program:

Starting **11/17/2016**, you will have a new rewards program for your Members Choice WV FCU credit card called uChoose Rewards®. uChoose Rewards® will allow you to redeem points on your credit card purchases to use toward shopping, travel, event tickets, gift cards and more. Some important information about the transition of the rewards program:

- You may start earning points with your new credit card starting **11/17/2016**.
- To register your card or to monitor and redeem your uChoose Rewards® points, visit uchooserewards.com.

We're proud of our new card offerings and are excited to make them available to you. As always, we will remain committed to great service.

Sincerely,

