

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new MasterCard?

HPCU became a principle member of MasterCard in October 2018 to offer more competitive credit card products. VISA credit cards are no longer available as part of the program.

Will my interest rate, fee structure or account terms be affected by this conversion to the new MasterCard?

No, interest rate, fee structure or account terms won't be affected.

Will the payment due date for my new MasterCard change?

No, your due date will stay the same.

Will I receive a new PIN, so I can access cash from my new MasterCard?

You'll no longer receive a PIN in the mail, and your old PIN won't work with the new MasterCard. You may select your new PIN by calling the number on the activation label and choosing the correct option.

My current VISA credit card doesn't expire for quite a while. Can I continue using it until expiration?

No, your current VISA credit card won't work after **5:45am CST on July 14, 2019**. Instructions will come with your new MasterCard to ensure it's ready to use on **July 14, 2019** after **5:45am CST**.

My spouse and I both have current VISA credit cards for the same account, and I only received one new MasterCard. Will my spouse receive a new MasterCard?

Yes. As a security feature, all new MasterCard being issued with this conversion will arrive separately. You'll continue to receive only one bill regardless of the number of cardholders on the account.

My current credit card is a Platinum Rewards VISA. Will my reward points transfer to the new MasterCard?

Yes, your reward points will automatically transfer to your new MasterCard. You should be able to access these points on uChoose Rewards starting on **July 31, 2019**.

What do I need to do if I have preauthorized or recurring payments that are tied to my current VISA credit card?

To ensure there is no interruption in recurring or preauthorized payments (i.e. gym memberships, movie clubs or monthly electric or phone bills, etc.), update the merchants starting **July 14, 2019** with your new MasterCard information.

Will I still be able to make payments by calling the number on the back of my current VISA credit card? Or, will I be able to make a payment online?

Yes, you'll be able to continue making payments for your new MasterCard using the number on the back, through online banking or at any HPCU branch location.

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

No, your payment address will stay the same. Additionally, you're able to make payments for your new MasterCard using the number on the back, through online banking or at any HPCU branch location.

My current VISA credit card is enrolled in Apple Pay®, Google Pay®, Samsung Pay® or Masterpass™. Do I have to make any changes?

Yes. Since your current VISA credit card information is stored, you'll need to update it to your new MasterCard information after **July 14, 2019 at 5:45am CST** for your purchases to successfully process.

My current VISA credit card is saved on my mobile device, computer or with an online merchant. Do I have to make any changes?

Yes. Since your current VISA credit card information is stored, you'll need to update it to your new MasterCard information after **July 14, 2019 at 5:45am CST** for your purchases to successfully process.

I setup my monthly payment as an automatic ACH payment. Do I have to make any changes?

No, your account information used to setup the monthly ACH payment will automatically transfer to your new MasterCard and continue as you've indicated.

I normally make my payment using a bill pay service. Do I have to make any changes?

Yes. Since your current VISA credit card information is likely stored in the payee's profile, you'll need to update it to your new MasterCard information after **July 14, 2019 at 5:45am CST** to ensure there are no delays in processing your payments.

Will my current VISA credit card history transfer to my new MasterCard so I have access to the information if needed?

Yes, you'll be able to see the history by accessing your new MasterCard online after **July 14, 2019 at 5:45am CST**.

Will my new MasterCard statement look the same as the current VISA credit card statement?

Yes, the information available on your current VISA credit card statement will be available on your new MasterCard statement.

I currently receive eStatements. Will this feature automatically continue for my new MasterCard?

Yes, your enrollment in eStatements will automatically transfer to your new MasterCard.

I still have convenience checks for my current VISA credit card. Can I use them?

No, convenience checks that haven't posted to your current VISA credit card by **July 13, 2019** are no longer valid. You may request convenience checks for your new MasterCard beginning **July 14, 2019**.