



July 13, 2018

Key Dates

August 13, 2018– New Capstone FCU credit card mailed

August 27, 2018 – Old credit card becomes inactive at **6:45 a.m. EDT**

August 27, 2018– Activate your new card starting at **6:45 a.m. EDT** using the last four digits of the primary cardholder's Social Security Number

RE: VISA CREDIT CARD

Dear Valued Member,

Capstone Federal Credit Union 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 chip that will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service:** Call **855-519-9553** 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.capstonefcu.coop**

What to know:

- **Your new card will be mailed **August 13, 2018**.** 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 **August 27, 2018**, please call us at **[1-800-854-7125](tel:1-800-854-7125)**. On or after the conversion, please call us at **[1-855-519-9553](tel:1-855-519-9553)**.

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

Sincerely,

Capstone Federal Credit Union
Visa Credit Card Department

Over for FAQ's-→

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

Capstone Federal Credit Union is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

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 I have a new PIN number so I can access cash from my credit card?

You will no longer receive a PIN in the mail, and your old PIN will not work with the new card. You can select your unique PIN by calling the number on the activation label and choosing the PIN 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 August 27, 2018 at 6:45 a.m. EDT. Instructions will come with your new card to ensure it is ready to use on or after **August 27, 2018**.

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded chips that will help increase security and reduce fraud. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will be accepted at all merchant locations.

My spouse and I both have Capstone FCU 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 a unique number 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 Capstone Federal Credit Union Visa 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 on or after **August 27, 2018** 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.

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 on or after **August 27, 2018** to ensure that your payment reaches the processor by your due date.

I setup my monthly credit card payment 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) on or after **August 27, 2018** to provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

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

You will not be able to access statements/history online after **August 27, 2018**, so we recommend you save the statements to your computer or print hard copies before this date.

uChoose® Rewards FAQ Page:

- What is uChoose Rewards®?
 - uChoose Rewards is a rewards program where you earn points for shopping or using your Capstone Visa Card, then redeem your points for anything of your choice from a huge online rewards catalog.
- How do I earn points?
 - Earn points on qualifying transactions, which are outlined in the welcome materials you received after signing up for this program. Earn even more points when you shop at the participating retailers listed on this site.

Plus, you can earn even more points when you shop at participating retailers. Choose to shop in-store at national or local retailers or online through www.uchooserewards.com. When shopping in-store, select credit and sign for your purchases.

- Where can I earn points?
 - You earn points everywhere your card is accepted.
- What can I redeem my points for?
 - You can redeem your points for literally thousands of options. It all depends on your personal preferences. You can get event tickets, electronics and hi-tech gadgets, spa treatments, apparel, airline tickets, activity vouchers – the list goes on and on. Browse the redemption section to see all the exciting options available to you.

We keep track of all the points you earn and will help you find just what you are looking for when you are ready to redeem. We even have a Wish List that will help you track when you have earned enough to redeem a specific item.

- When can I redeem my points?
 - It can take up to 60 days for your points to be credited to your account. You must accumulate 1,500 points before you can redeem your points. After that, you can redeem for any number of amazing items. Simply look for your “Total Points Available for Redemption” on the Point Details page to see how many points you have available for redemption.
- Can I share points with family members?
 - Yes, all cards within an account automatically earn points together. In addition, if you have multiple accounts with Capstone Federal Credit Union, you can link them together to earn rewards faster. Just visit the Preferences page to link more accounts to your program.
- Where can I view my point activity?
 - You can access the history of your point activity on the Point Details page.
- What if I shopped at a participating retailer, but my points are not showing up?
 - It can take up to 30 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 30 days, please contact the number or e-mail listed on the Contact Us page for assistance.

- When I redeem for a product, can I ship my redemption to an address other than the one Capstone Federal Credit Union has on file for me?
 - Yes – you will have the opportunity to change the address for your redemptions as long as the address is located in the United States.
- Can points be redeemed at the point of purchase or can they only be redeemed online?
 - You can only redeem points online through www.uchooserewards.com.
- What will happen to my points if my card is lost or stolen?
 - If your card is lost or stolen and a replacement is issued, points will automatically be transferred to the new card. Once you receive your new card, you will need to re-register on the website with your new card.
- If someone manages to get access to my uChoose Rewards username and password, can they redeem my points?
 - Every effort is made to authenticate uChoose Rewards participants – but fraud can occur. If you feel that you might have been a victim of fraud, contact your financial institution so that an investigation can be undertaken.
- When redeeming can I send to a work address?
 - Yes – you will have the opportunity to change the address for your redemptions as long as the address is located in the United States.
- How much does it cost to participate?
 - There is no cost. Membership in uChoose Rewards[®] is absolutely free for Capstone Federal Credit Union cardholders, so start shopping and earning today.
- What if I have another question?
 - If you have other questions not answered here, you can contact us at 800-854-7125.

Earn Points Page:

Using your Capstone Visa Card for all your shopping needs means your points will add up fast! You'll earn 1 point for every \$1 spent every time you use your card and sign for your purchases. Plus, you'll earn even more when you shop at participating retailers.