

Frequently Asked Q & A's

Q: Why are these changes being made?

A: These changes will enable the credit union to service your credit cards in real time with better efficiency. This means that payments made by transfer or cash will post in real time and immediately be reflected in your available credit. You will have better access to your credit card information and more control. Please see the Informational Letter for more details.

Q: When will these changes take place?

A: Our new credit card system will come online Tuesday, November 12, 2019. You will continue to use your existing credit card until this date.

Q: Will I get a new credit card?

A: Yes, you will receive a new credit card in the mail during the last two weeks of October. The cards will still be a solid silver; however, the credit union logo will now be in color. You will begin using your new credit cards on 11/12/2019.

Q: Will my credit card number stay the same?

A: No, you will receive a new card with a new 16-digit account number, new expiration date and new security code.

Q: Will any phone numbers change for credit card services?

A: Yes, there will be new phone numbers for Credit Card Services
Card Services 24 Hour Lost/Stolen 1-800-682-6075 or www.reportmycards.com
Card Services Fraud Monitoring 1-800-417-4592
Card Activation 1-800-411-6390
Declined Transaction Assistance 1-888-526-0404

Q: Will I still have access to the EZ Card Website?

A: No, your credit card account will not be available through the EZ Card Info website after Friday, November 8, 2019. Beginning Tuesday, November 12, 2019 will have full access to your credit card through our Online Banking & Mobile App, along with your regular Savings, Checking and other loan accounts. You will be able to view history and make real-time payments.

Q: Will I get to keep my Score Card Points?

A: Yes, your existing points will be transferred to your new card number. The rewards program will remain the same.

Q: What if I have automatic bill payments scheduled? Do I need to update my card information for those payments?

A: Yes, once you receive your new credit card, you will need to provide the new card number, expiration date and 3-digit security code to any merchants/companies that automatically bill your card.

Q: Are any changes being made to my interest rate?

A: No, your interest rate will remain the same.

Q: Are there any changes to my due date?

A: Yes, your due date will be changed from the 27th of each month to the 25th of each month. This will enable us to create a billing cycle that will end on the last day of each month and produce a statement on the first of each month. **All credit cards will now have a full 10-day grace period on all payments.**

Q: Will this affect my credit reporting information?

A: No, there will be no interruption to credit reporting. The card number will be updated to reflect the account changes, however, that will not affect your credit score.

Q: If I have my monthly credit card payment set up for automatic transfer, do I need to make any changes?

A: If your payment is set up with United Local Credit Union, No, you do not need to make any changes.

A: If your payment is setup through another financial institution, you will need to provide them the new account number and payment mailing address.

Q. Will the payment mailing address change?

A: Yes. All payments will now be sent to the Main Office at 3650 E Ashlan Ave Fresno, CA 93726

Rest assured that your accounts will be maintained with the same efficiency and professionalism you are accustomed to. Our staff will be here, as always, providing the same excellent member service that you have come to expect.

**WE HOPE THAT YOU ARE AS EXCITED AS WE ARE TO MAKE THESE CHANGES
AND MOVE THE CREDIT UNION INTO THE FUTURE!!**

**If you have any questions or concerns, please contact Member Services at
559-227-8329 Option 2 or e-mail memberservices@unitedlocal.org**