



YOUR CREDIT CARD IS ABOUT TO GET UPGRADED!!

In our Spring & Summer newsletters, we revealed the great news of our upcoming credit card changes! Since then we have been working hard behind the scenes getting your upgrades ready!

WHAT THIS MEANS FOR YOU

- Real Time purchase and payment history available through your online & mobile banking
- Real time payment posting
- Enhanced fraud monitoring
- Online payment scheduling
- E-Statement option
- Expedited mailing on all card orders

IMPORTANT DATES

- 10/15/19 to 11/05/19 – You will receive new cards. Each card holder will receive their own 16-digit card number
- Tuesday November 12, 2019 – New system and new cards are activated!
- November 25, 2019 – First due date for all cards. This is a change from the current due date of the 27th

ACCOUNT CHANGES

- You will receive a new card number, expiration date and security code.
This means you will need to update any automatic billing that will occur on or after 11/12/19. If your credit card is automatically paid from another financial institution, you will need to provide them with the new account number and billing address. All payments will now be mailed to the Main Office at 3650 E Ashlan Ave Fresno, CA 93726
- Your due date will change from the 27th of each month to the 25th
- All cards will now have a 10-day grace period.
This means you will not be charged a late fee or have a negative credit reporting for up to 10 days after your payment due date.
- Your account cycle will now coincide with the last day of the month.
This means your statement and activity will cut off on the last day of the month, and your account statement will be sent out on the first of the month.
- You will now be able to receive e-statements for your credit card account.
- Your loyalty rewards points will no longer appear on your credit card statement. You will continue to receive a separate statement for your rewards points.

For further information please see the enclosed Frequently Asked Q&A's, New Card Information Flyer or contact Member Services at 559-227-8329 Option 2.