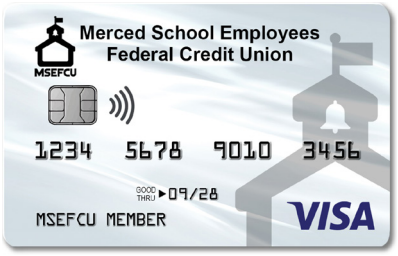
New Credit Card Upgrade FAQ

REV11/10/2025

For Assistance with your New MSEFCU Visa Credit Card, please call at (209) 383-5550 ext. 101, 104, 115, 191 or stop by any branch.



Q: Why did MSEFCU switch to a new credit card processor?

A: We've upgraded to bring you better features and a more secure experience. Our new credit card features link offers real-time transaction updates, improved fraud protection, and contactless (tap-to-pay) payment technology—just tap or hold your new card near the checkout terminal/card reader to make a purchase.

Q: When did my old MSEFCU Credit Card stop working?

A: Your previous card was automatically deactivated on **Saturday, November 8, 2025**.

Q: Did any of my card terms change?

A: No—your card terms stayed the same. This included your APR, due date, fees, and minimum payment.

Q: Did my card number change?

A: Yes. You received a new card number, expiration date, and security code. Be sure you updated any automatic or recurring payments you set up with the new card information.

Q: How did this change affect joint credit card accounts?

A: If you had a joint credit card account, both cardholders received their own card with separate card numbers and security details. However, both cards will still remain tied to the same credit card account. This new setup has enhanced security and allowed for more accurate tracking of each user's transactions.

Q: When can I use the New Credit Card Features link?

A: The enhanced New Credit Card Features link, will be accessible in online and mobile banking, will provide improved fraud protection, and tools to view transactions, check

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statements, and make payments. This is not yet available as of launch day (November 9), but we expect access soon.. We'll notify you when it's live.

Q: When can I add my new card to my digital wallet?

A: Digital wallets is now available. Once you've activated your new card, simply open your preferred digital wallet (Apple Pay, Google Pay or Samsung Pay), remove your old MSEFCU Visa® Credit Card, and follow the prompts to add your new card.

Q: What happened to my ScoreCard Rewards Points?

A: You'll continue earning points. To redeem your points, visit www.scorecardrewards.com or call 1-800-854-0790.

Q: Why can't I access my ScoreCard Rewards points after the new card launch?

A: As we transition, ScoreCard Rewards points will not be available online until all points have been transferred and are reporting correctly. Once this is complete, we'll notify you with instructions on how to view and redeem your points.

Q: Am I still able to see my old credit card statement history?

A: No. Past statements are no longer available in Online Banking. If you needed older statements, it was recommended to download or save them before November 2025.

Q: What if I have more questions or need further assistance?

A: If you run into any issues or have questions, we're here to help. Call us at (209) 383-5550 ext. 101, 104, 115, 191 or stop by any branch.