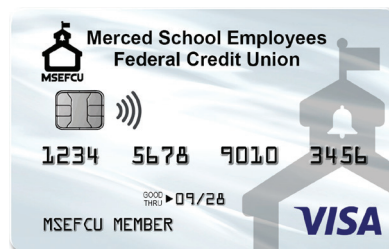


New Credit Card Upgrade FAQ

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 is MSEFCU switching to a new credit card processor?

A: We're upgrading to bring you *better features* and *a more secure experience*. Our new credit card platform 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 will my old MSEFCU Credit Card stop working?

A: Your current card will automatically be deactivated on **Saturday, November 8, 2025**.

Q: Will any of my card terms change?

A: No—your card terms will stay the same. This includes your APR, due date, fees, and minimum payment.

Q: Will my card number change?

A: Yes. You'll receive a new card number, expiration date, and security code. Be sure to update any automatic or recurring payments you've set up with the new card information.

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

A: If you have a joint credit card account, each cardholder will receive a different card number in the same envelope, but both cards will remain connected to the same credit card account. This new setup enhances security and allows for more accurate tracking of each user's transactions.

Q: What happens 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.

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New Credit Card Upgrade FAQ Continued...

Q: Will I still be able to see my credit card statement history?

A: Past statements will NOT be available in Online Banking. If you need older statements, we recommend downloading or saving them before November 2025. View the *Retrieving Past Credit Card Statements in eZCard* PDF on our website.

Q: What if I need help activating or using my new card?

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.