



Member Name
Address
City, State, Zip

RE: Account Ending in ****

Dear Member:

Laneco Federal Credit Union is excited to announce our partnership with a new credit card processor to better service your Visa® Credit Card needs. This will mean a few changes to your Account, and we want to make sure you know exactly what is happening.

Your new credit card will come with the following new features:

- **24/7 Cardholder Service:** Call 1-888-999-2332 (toll free U.S.) or 531-233-6201 (International) for balance inquiries, payment information, transactions history, statements request or to dispute a charge.
- **eCS:** real-time credit card information, including transactions, pending activity, payment information, statements, custom e-mail alerts, plus **sign up for e-statements**. eCS will replace the current EZCardinfo.com site.

What to know:

- Your new card will be mailed June 27, 2022. Please wait 7-10 business days for delivery.
- **New cards will be mailed to all cardholders, regardless of if they are primary or secondary cardholders. Your credit card number and your expiration date will change.**
- For security reasons, secondary cardholders will have individual new card numbers, CVV number and expiration date for your cards.
- 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.
- **We have enclosed a Recurring Activity Checklist to assist you in updating any recurring payment or credits that will need to be transfer to your new card.**
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of July 11, 2022, please call us at 1-800-709-5665. You can reach us at this same number after conversion as well.

Key Dates

June 27, 2022– New Laneco VISA Credit Card mailed

July 11, 2022– Old Credit Card becomes inactive at 3:45 a.m.

July 11, 2022– Activate your new card using last four digits of the primary cardholder's Social Security number. You can do this after 3:45 a.m.

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

Sincerely,

LANECE FEDERAL CREDIT UNION

Loreen A. Ervin
Manager/CEO

Recurring Activity Checklist

The account number and expiration date on your new card will change along with CVV code on the back. **It is vitally important to update your account information on all recurring charges or credits that you have authorized on your Laneco FCU Visa® credit card.**

- Do you pay any of these items with your Laneco FCU Visa® credit card?
- What other recurring charges do you see listed on your statements?
- What day of the month does each payment normally post?
-

Please Note: Payments that normally post on or before July 10, 2022, will still occur on your existing card. Beginning July 11, 2022, you must update your payment information with your new card information for each item you pay using your Laneco FCU Visa® credit card.

| Do you make any of these payments with your Laneco Federal VISA® Credit Card | Y/N | When does the payment post | I update my credit card information on: |
|--|-----|----------------------------|---|
| Prescriptions (Mail Order or Online) | | | |
| Utility or Cable Bills | | | |
| Cell Phone Bills | | | |
| Online subscriptions (Dating, iTunes, Netflix) | | | |
| Newspaper/Magazine Subscriptions | | | |
| Loan or Tuition Payments | | | |
| Insurance Premiums | | | |
| PayPal | | | |
| Other | | | |
| Other | | | |
| Other | | | |

- **How do you make your Laneco FCU VISA® credit card payment?**

- By check (No Action Required)

-Via a Bill Pay Service, Automatic Debit or Automatic Transfer (**Action Required**) Remember to update your account information and payment address or transfer request when the first statement for your new card arrives in July 2022. ***If you utilize ezcardinio.com, you will need to log into eCS via Laneco’s online banking site to set-up payment arrangement. EZcardinfo.com will no longer work with our Laneco FCU VISA® Credit Card and automatic payments set-up on this site will cease as of July 8, 2022.***

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new Credit Card?

Laneco 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 in 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 may select your unique PIN by calling the number on the activation label and choosing the correct 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 July 11, 2022. Instructions will come with your new card to ensure it is ready to use on or after July 11, 2022.

My spouse and I both have Laneco FCU Visa® 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 Laneco FCU VISA® Credit Card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs) contact the merchant by July 11, 2022, with 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 after July 11, 2022, to ensure that your payment reaches the processor by your due date.

I set-up 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) by July 11, 2022, with your new card number and payment address of P.O Box 2711, Omaha, NE 68103-2711.** NOTE: If you make payments thru EZCARDINFO.COM you will need to log into eCS thru Laneco's online banking to set-up your payments to the new card. Ezcinfo.com will no longer work with your Laneco FCU VISA® credit card account. eCS will replace this site starting July 11, 2022.

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

No, you will not be able to access statements/history online after July 8, 2022, so we recommend you save the statements to your computer or print hard copies before this date.

How do I use my (Laneco Federal Credit Union) chip card?

If the places you shop have chip enabled registers, simply insert your chip card, and authorize the transaction by signing your name. If they do not have chip enabled registers, swipe the card, and sign your name the same as always. For phone or online transactions, nothing changes.