

Credit Card System Upgrade Q&As

Why am I getting a new Visa® credit card?

You're getting a new credit card because we're upgrading our credit card servicing system to bring you additional benefits, including an improved card-using experience. Our member services team will now be able to more easily answer your credit card questions, since we'll have all of your credit card information at our fingertips. *(Along with this, the phone number on the back of the cards will be changing to Linn Area Credit Union's direct line!)* With the new system, all cardholders will now have unique card numbers. You should receive your new credit card in the mail by August 5, 2020.

Why are all cardholders getting separate credit card numbers, even if they're on a joint account?

Individual card numbers will help us answer your questions better, because we'll be able to identify which card was used. Plus, if one card becomes compromised, we'll only have to stop transactions on that card, rather than all cards related to the account. *(So, that's good! You'll still be able to use the other card on the account!)* Your account structure won't change — even though the card numbers are unique, you'll still share the account.

Will I still be able to use my credit card during the system upgrade?

Yes! Your current credit card will continue to work as usual through August 17 or until you activate your new credit card, whichever comes first.

What should I do if I don't get my new credit card in the mail by August 5?

If you haven't received your new card by August 5, please contact us so we can mail you another new credit card. *(You may also stop by any of our walk-in branches to have a new credit card issued on the spot!)*

When will my old card be shut off?

Your old credit card will automatically shut off on August 17. Please be sure to activate your new card before that time. This will not affect your credit report, and you'll still have the same credit line and limit. *(We only turn off the number, not your credit account!)*

What happens if I don't activate my new card by August 17?

If you haven't activated your card by August 17, we'll automatically shut off the new credit card number. To get another new credit card issued, just come to one of our convenient walk-in branches or call us directly. This will not affect your credit report, and you'll still have the same credit line and limit.

What happens to my credit card balance from my old card once I activate my new credit card?

Your balance will be automatically be transferred to the new card number. *(You'll have the same credit line and limit, and this transition will not affect your credit history!)*

Will I still have online access to my credit card account during the system upgrade?

Well, in order to switch to the new credit card servicing system, we'll need a few hours to integrate the new credit card platform with our online/mobile banking system. This means you won't have access to the online credit card platform, online banking, or mobile banking from Friday, July 10, 6:00 p.m. CST, until Saturday, July 11. *(We plan to have it up and running by 4:00 p.m. CST on Saturday!)*

I need to make a credit card payment. When is the very last moment I can make a credit card payment before the upgrade?

We will accept credit card payments until 3:00 p.m. CST on Thursday, July 9. This deadline applies to both online payments and in-branch payments.

How do I make payments after the new system is in place?

You'll have several options for paying your credit card. You may:

- Use online or mobile banking to transfer funds to your credit card. You may choose to schedule an automatically recurring payment or log in each month to make a transfer. *(This new way is probably the easiest and best way to make a payment. You'll save yourself a stamp, and the payments will post in real time! Yaaaay!)*
- Mail a check to the main office at: Linn Area Credit Union, Attn: Credit Card Payments, 3015 Blairs Ferry Rd NE, Cedar Rapids, IA 52402.
- Use the Bill Pay option in online/mobile banking. (If you already have this set up, please make sure you update the Bill Pay address to: Linn Area Credit Union, 3015 Blairs Ferry Rd NE, Cedar Rapids, IA 52402.)
- Drop off your payment at any of our branch locations.
- Make your payment over the phone.

Will I still have to wait for my online payments to post in the evening?

Nope! When you use online or mobile banking to make a payment, our upgraded credit card servicing system will post your payment in real time! You'll no longer have to wait to see those payments applied to your card or wait for your credit line to be reset. *(Exciting stuff!)*

Where do I go to see real-time transaction details?

Log into online banking or mobile banking and click on your credit card account. Your transaction history will be right there! *(No more separate website! Woohoo!)*

I use Auto Pay to make my credit card payments. Will that carry over to the new card?

Unfortunately, no. If you have automatic payments set up to pull funds from your checking or savings account, you'll need to set them up again using online or mobile banking. *(Please wait until AFTER July 13, when we've fully switched over to the new credit card servicing system!)* The good news? You'll be able to select the exact date you'd like the funds to be transferred!

I use Bill Pay to make my credit card payments. Will that carry over to the new card?

Yes, but you'll need to change the remittance address to 3015 Blairs Ferry Rd NE, Cedar Rapids, IA 52402. *(You may want to step away from Bill Pay for this, though, because now you can make your credit card payments using the Make Transfer function in online/mobile banking. It'll be easier and faster. Plus, it'll post in real time!)*

My Netflix account is set up on my credit card! Will this automatic payment carry over to the new card?

Yesssss! *(Thank goodness, right?!?)* There's a sweet little deal called Visa Account Updater that automatically re-routes merchant payments to the new credit card number. Here's the thing, though: The merchant has to be enrolled in Visa Account Updater in order for it to work *(and, unfortunately, we have no control over that)*. Most large companies *(think Netflix, Verizon, etc.)* do participate, but smaller merchants may not. For your own peace of mind, be sure to double check your statements and/or contact the merchant.

How can I view my credit card transaction history on the old credit card after I activate my new card?

To see credit card transactions made before July 10, you'll need to rely upon your credit card statements. After that date, your transactions will be displayed in online and mobile banking as part of your credit card account, just like all your other accounts. *(And, of course, they'll still be on your statements.)*

How will I receive my credit card statements after July 10?

It depends on how you currently receive your statements for your checking and/or savings accounts. If you've chosen to receive eStatements for your checking and/or savings accounts, this selection will automatically apply to your credit card statement. If you currently receive your checking and/or savings account statements via mail, you will receive mailed credit card statements.

I get my statements electronically. Where do I find my eStatements after July 10?

Log into online or mobile banking, and you'll find your credit card eStatements under the Documents tab with your other eStatements. *(Now you'll be able to see them all in one place!)*

How will I be notified that my credit card eStatement is ready to review?

You'll be notified the same way you're notified when your checking and/or savings account statements are ready for review.

I have a Linn Area Visa Platinum Rewards card. Will my points carry over to the new card?

Absolutely! All of the points you've earned through July 13 will transfer over to your new Rewards card, but you may not see them in your Rewards account right away. *(We'll let you know when to look for them!)*

Will I continue to earn points on my old Rewards card until I activate my new one?

Yep! We encourage you to activate your new card as soon as possible, though.

How do I view and redeem my Rewards card points?

Log into online or mobile banking, and you'll see a new, integrated Rewards display to the left of your accounts list. When you click on Details, it takes you to the brand-spankin' new Rewards site where you can explore all of your new redemption options. *(You'll have waaaaaay more options than you do now!)* You'll be able to use your points for cash back, statement credits, and even to make a donation to charity!

I receive credit card alerts via Linn Area's ShopPING card protection service. Will I have to set up those alerts again?

Yes. After you activate your new credit card, you'll need to update your preferences.

My Linn Area credit card is set up in my mobile phone. Will I have to update my digital wallet with my new credit card number?

Yes. After you activate your new credit card, you'll need to load the new credit card number into your digital wallet. The new credit card will be compatible with Apple Pay®, Google Pay™, and Samsung Pay. *(Same as your current card!)*

I use Linn Area's Reserve Checking service to protect myself from overdrafts on my checking account. Will my checking account automatically link to my new credit card?

You bet! If you have Reserve Checking set up on your checking account, it will automatically do a cash advance on your new credit card to cover overdrafts. *(Reserve Checking will continue to pull funds in \$100 increments.)*

If I'm enrolled in Visa's Warranty Manager Service, Life & Disability Insurance and/or Visa Secure (formerly known as Verified by Visa), will my enrollment carry over to the new credit card number?

Yes! Those coverages and premiums will continue in effect after our credit card system upgrade! *(No action is required on your part!)*

Who do I contact if I notice fraud on my credit card?

After July 13, please call (800) 950-5228 to report fraud on your credit card. For your convenience, this number will be on the back of the new credit card. *(It's the same number you call if you detect fraud on your debit card!)*

Who do I contact for general credit card questions?

You can contact us directly! *(We're excited to be able to provide you a higher level of personalized service with the new credit card system!)* We can be reached at (319) 892-7300 or hello@linnareacu.org. You may also Live Chat with us at www.linnareacu.org or while you're logged in to online or mobile banking. You can also text us using ZipLine at (319) 892-7411.