



Navigator

CREDIT UNION

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Pascagoula, MS
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1-800-344-3281

Important Dates to Remember:

- August 15, 2016** – NEW Navigator Visa Credit Card will be mailed.
- August 15, 2016** – Last day to earn ScoreCard® Rewards.
- August 29, 2016** – OLD credit card becomes inactive at 6:45 a.m. EDT
- August 29, 2016** – Activate your NEW card starting at 6:45 a.m. EDT using the last four digits of the primary cardholder's Social Security Number.
- August 30, 2016** – Launch new uChoose Rewards® program.

Navigator Credit Union is excited to announce a new and enhanced Visa Credit Card program coming in August, 2016. Navigator's new Visa Credit Card features heightened security with an EMV chip, online account access, credit card design options, and electronic statement availability. Please continue reading to familiarize yourself with the changes coming to your Visa account as well as the many features and benefits of your new credit card.

Visa Credit Card Features:

- **EMV Chip Technology:** Your new credit card will have an embedded microprocessor chip that stores and protects your data which increases security and reduces fraud. The EMV chip will be in addition to the standard magnetic strip located on the back of every credit card.
- **24/7 Cardholder Service:** Call **844-700-0990** for balance inquiries, payment information, transaction history, statement requests, or to dispute a charge.
- **Online Access:** View transaction history, pending activity and other account information in real-time from your computer or mobile device. Plus, sign up for customizable email alerts and electronic statements to help monitor your Visa Credit Card account. Visit www.navigatorcu.org for online access.

Important Reminders:

- Your new credit card will be mailed **August 15, 2016**. Please allow 7-10 business days for delivery.
- A credit card will be mailed to each cardholder on the account with a new card number and expiration date.
- Secondary cardholders will have a unique card number, CVV number and expiration date for enhanced security.
- Your new Visa Credit Card can be used at any ATM using a Personal Identification Number (or PIN.) A unique PIN can be established during the activation of the card or by calling 24/7 Cardholder Service at **844-700-0990**.
- Automatic payments made with your current credit card must be reestablished to avoid any interruption in payment. Contact each vendor receiving automatic payments to inform them of your new card number and expiration date.
- Please refer to a list of frequently asked questions included with this letter. Additional inquiries BEFORE August 29 may call Navigator at **800-344-3281**. All inquiries AFTER August 29 may call the 24/7 Cardholder Service department at **844-700-0990**.

New uChoose Rewards® Program:

Beginning **August 30, 2016**, you will have access to a new rewards program for your Navigator Visa Credit Card. uChoose Rewards® will allow you to redeem points on your credit card purchases for use towards shopping, travel, event tickets, gift cards and more. Important information about the transition of the rewards program includes:

- ScoreCard® Rewards will no longer be earned after **August 15, 2016**.
- ScoreCard® Rewards will be credited to you.
- Your NEW credit card will begin earning uChoose Rewards® points on **August 30, 2016**.
- To register your card or to monitor and redeem your uChoose Rewards® points, visit www.uchooserewards.com.

We're proud of our new credit card features and excited to make them available to you. As always, you can count on Navigator Credit Union to remain committed to great service.

Sincerely,

Josh Duncan, Chief Lending Officer

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

Navigator 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 on your account will not change.

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 can select your unique PIN by calling the number on the activation label and choosing the PIN 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 **August 29, 2016 at 6:45 a.m. EDT**. Instructions will come with your new card to ensure it is ready to use on or after **August 29, 2016 at 6:45 a.m. EDT**.

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded microprocessor chips that store and protect cardholder data. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will be accepted at all merchant locations. You will insert your new EMV card into the bottom of the chip enabled terminal and follow the instructions. For merchants that are not yet Chip enabled, you can swipe your card just like you do now to complete the transaction.

My spouse and I have Navigator 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 do if I have preauthorized or recurring payments that are tied to my existing Navigator 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 on or after **August 29, 2016**.

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** on or after **August 29, 2016**, to ensure that your payment reaches the processor by your due date.

I setup 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) on or after **August 29, 2016** to provide your new credit card number and payment address of **P.O. Box 2711 Omaha, NE 68103-2711**.

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

Your previous card history will be retained for customer service inquiries. However, you will not be able to access statements/history online as of **August 29, 2016**, so we recommend you save the statements to your computer or print hard copies before this date.

What is uChoose Rewards®?

uChoose Rewards® is a program that earns you points for using your Navigator Visa Credit Card. All Navigator Visa Credit Cards with rewards are automatically enrolled in the program. You can redeem your points toward anything from our huge online rewards catalog found at www.uchooserewards.com.

Do I need to register my credit card before I can start earning points?

No, you will start earning points the first time you make a transaction with your new credit card. However, you will need to register your card before you will be able to redeem your points. To register your card, visit www.uchooserewards.com and click the Register link.

How do I register my card?

Please visit www.uchooserewards.com starting **August 30, 2016**. On the right side, you will see "New to UChoose Rewards?" with a Register link. Click Register, and then enter your credit card number. Once your card is authenticated, it will ask to establish your user name and password. Follow the instructions as provided.

How do I start earning points?

Every time you make a purchase with your card, you'll earn 1 point for every \$1.00 you spend. Plus, you can earn additional points by shopping in-store or online with participating retailers.

Where can I earn points?

You earn points everywhere your Visa credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at www.uchooserewards.com.

Where can I view my point activity?

You can access the history of your point activity through www.uchooserewards.com.

When can I redeem points?

It can take up to 40 days for your points to be credited to your account. You must first accumulate 1,500 points before you can redeem points for catalogue items or gift cards. You must earn 2,500 points before you can earn cash back which will show as a credit to your credit card statement. Your points are available to view on www.uchooserewards.com. Here you can keep track of the points you've earned, and then shop the online rewards catalog when you're ready to redeem. A Wish List Tracker is also available to notify you when you've earned enough points to redeem a specific item.

Can I share points with family members?

All credit cards within an account automatically earn points together.

How much does it cost to participate?

There's no cost to participate. Membership in uChoose Rewards® is free as part of your Navigator Visa Credit Card. Visit www.uchooserewards.com to start monitoring your points and browsing our online catalog.

