

Credit Card Conversion Frequently Asked Questions

Q. Why am I receiving a new card?

A. As part of our core system conversion we are transitioning to a new processor for our VISA credit card, which provides added card features and benefits. We hope that you will enjoy the enhanced services our new card will provide.

To learn more about your new VISA Signature benefits, visit visa.com/signature.

Q. How do I activate my NEW VISA card?

A. To activate your new card call 1-866-604-8187 from the primary phone number on your account and follow the prompts to get your card activated and ready for use.

Q. When can I start using my new card?

A. You can begin to use your new card beginning on August 22, 2021. Remember to update any merchants who automatically bill your account with your new card number, expiration date and security code.

Q. Is my payment due date changing?

A. Yes, your payment due date will change from the 11th of each month to the 1st of each month. You will still have a 10 day grace period to make your payment.

Q. Is my payment mailing address changing?

A. Yes, the payment mailing address will be changing to:

P.O. Box 37603

Philadelphia, PA 19101-0603

Q. When should I expect my new card to arrive?

A. Your new card should arrive by August 13, 2021.

Q. Will I still be able to access my card statement through my OMEGA on-line banking account?

A. No, access to your card through OMEGA's current on-line banking system will not be immediately available. You will be able to access your VISA statements via a temporary link on our website. To register your card for on-line access click the temporary link on our homepage. Beginning in December 2021, you will once again be able to access your card through OMEGA's new on-line banking platform

Q. Will my account alerts carry over or will these need to be set up again?

A. No, unfortunately any account alerts that you previously had set up will not carry over to your new card and will need to be set up again.

Q. How can I make a credit card payment?

A. You can make a payment on your new credit card by calling us at 412-369-3800, at any branch location, or by using the temporary link on our homepage to pay from an outside financial institution (after you register your new card).

Q. When can I start using my new card?

A. You can begin using your new card beginning on August 22, 2021. After August 21, 2021 your previous OMEGA VISA card will no longer work and you will need to use your new card for all your purchases.

Q. What is contactless payment?

A. **Contactless payment** is a secure **payment** method using a credit card **payment** device by using RFID technology and near-field communication. To use the system, a consumer taps the **payment** card near a point-of-sale terminal equipped with the technology.

Q. What is changing and what do I need to do?

A. This card replaces your existing card which will expire on August 22, 2021. You'll need to activate your new card as soon as you receive it and destroy and discard your current card. The new card comes with a new account number, expiration date and security code so you'll need to update any merchants who automatically bill your account with this new information. This may include your wireless, cable and/or internet providers, insurance companies, highway toll accounts and online merchants you shop regularly among others.

Q. Are there additional costs or fees associated with this new card?

A. No, there are no additional costs or fees associated with this card

Q. Is my account number changing?

A. Yes, your new card comes with a new account number, expiration date and security code. Please update the following once your new card arrives:

- Merchants who regularly bill this account through automatic/recurring payments
- Merchants who have your card on file, e.g., online shopping sites
- Any bill pay service you use to regularly pay your bill

Q. Are my account terms changing, e.g., interest rate, credit line, fees, grace period, etc.?

A. No. Your account terms will all remain the same.

Q. I sometimes use my card for cash advances at the ATM. Will my PIN change?

A. Yes, your PIN number will change. The PIN number that you previously used will not work for your new card. You can choose a new PIN by calling 1-888-886-0083

You should also update merchants who automatically bill your account with the new card number, expiration date and security code.

Q. My new card hasn't arrived yet? Should I be concerned?

A. Your new card should arrive by August 13, 2021. If it is after this date and you have not received your card please call us at 412-369-3800 and we will be happy to investigate further.

Other

Q. Will this impact my credit score?

A. No. The issuance of this new card will not impact your credit score. Similar to the way your current card works today, we will continue to include your balance and your credit line in our monthly report to the credit bureaus and your account will appear on your credit bureau report as a revolving credit card. The credit bureaus will display your current balance and your credit line. Please note that in cases where you spend over your credit line, your credit report will indicate that you have exceeded the line that is reported. (Or modify answer as applicable).

Q. Will my new VISA card be accepted by all merchants?

A. Visa is accepted at millions of locations worldwide and gives you access to cash at ATMs displaying Visa®/PLUS® symbol, so you'll be able to use your new card at many places. Note for customer service representatives: there will be slight differences in acceptance between Visa and "other payment network". For instance, Sam's Club accepts MasterCard but only accepts Visa debit cards, not credit cards. They do however accept Visa credit cards online and for gasoline.

Q. Can I still see my account on the OMEGA mobile app?

A. No. Immediate access to your card will not be available at www.omegafcu.com or on the OMEGA mobile app.

Q. Will there be a new mobile app that I will be able to use to access my VISA card?

A. Yes, our new VISA app is now available in the App store for Apple and Google devices. To download the app, go to your app store and search for "OMEGA FCU Card Guard".

*Certain restrictions, limitations and exclusions apply and benefit configuration may vary. Please refer to your Guide to Benefits or contact your issuer for full program terms and condition, and to confirm specific coverage levels.

** Visa's Zero Liability policy does not apply to unauthorized transactions on prepaid cards for which the issuing financial institution has not collected the cardholder's personal information prior to the transaction or to certain commercial card transactions. Cardholders must use care in protecting their card and notify their financial institution immediately of any unauthorized use. Cardholders should contact their issuing financial institution for additional details.