

Delta Community Visa[®] Platinum Rewards Upgrade

We're upgrading your current Visa Classic or Gold Credit Card to our Platinum Rewards Credit Card to offer you a better cardholder experience. You'll continue to enjoy the same low rate and the ability to use your card anywhere Visa is accepted. And, if you're not currently participating in our Reward Points program, you'll be automatically enrolled and can begin earning points to redeem for rewards of your choice, such as Cash Back, Travel with no blackout dates, Gift Cards, Merchandise and Charity.

Here's an overview of the new benefits, and existing benefits you'll continue to receive with your new Visa Platinum Rewards Credit Card.

New Benefits

- Free Annual Electronic Purchase Summary
- Automatic enrollment with 2,000 bonus points to get started with our Reward Points program for new enrollees

Existing Benefits

- 1.5% Cash Rebate and No Fee for Balances Transferred
- 24 hour-Fraud Monitoring and \$0 liability for unauthorized purchases
- Verified by Visa[®] for safe and secure online shopping
- Up to \$25,000 primary coverage for automobile rentals. Visit us at DeltaCommunityCU.com/PERSONAL/Credit-Cards/Platinum.aspx to learn more on car rental coverage

When you receive your new Visa Platinum Rewards credit card, you should activate it immediately and cancel your Visa Classic or Gold credit card. Below are frequently asked questions we encourage you to review to ensure your transition is seamless.

Q. I have not received my new Visa Platinum Rewards Credit Card. When will I receive it?

A. As the expiration date approaches on your current Classic or Gold credit card, you will receive a letter in the mail explaining your card upgrade. Shortly thereafter, you will receive your new card in the mail.

Q. Can I upgrade my credit card before it expires?

A. Yes. You can upgrade your card by simply visiting any of our branch locations and asking for your current Visa credit card to be upgraded to a Visa Platinum Rewards card. To find a list of Delta Community CU branch locations, please visit us at DeltaCommunityCU.com/ATM/Branch-Locator.aspx

Q. I've received my Visa Platinum Rewards Credit Card in the mail, what do I do?

A. Activate your new Visa Platinum Rewards Credit Card and cancel your old Visa credit card by using any of these options:

- Accessing Online Banking and selecting Visa/ATM Card Management from the Tools & Services menu
- Calling Audioline at 1.800.334.7536 or 404.715.4627. Enter response code 14# to activate your new card and 16# to cancel your existing card
- Contacting us at 1.800.544.3328 or 404.715.4725, Monday – Friday, 7 a.m. to 7 p.m.

Once you activate your new Visa Platinum Rewards Credit Card, update your new credit card information with any merchants designated as recurring bill payees on your account. This may include Utilities, Cable, Phone, Gym Memberships, Insurance, etc.

Q. Can I use my old Visa credit card until it expires?

A. Once you receive your new Visa Platinum Rewards Credit Card and activate it, we encourage you to immediately cancel your old Visa credit card and destroy it. **Once your new card is activated, we may also cancel your old card number to prevent unauthorized charges on your account.** If you do not cancel your old Visa credit card, you will receive a follow-up communication that will inform you when the credit union will cancel your card.

Q. I have a Visa Classic Secured Credit Card. Will I receive a Visa Platinum Rewards Credit Card?

A. We will not be upgrading Visa Classic Secured to Visa Platinum Rewards. The Visa Classic Secured product is designed to assist members in improving their credit performance. If you have a Visa Classic Secured Credit Card and you believe your credit has improved, we encourage you to apply for a Visa Platinum Rewards Credit Card.

Q. I have family members with joint cards or who are authorized users. Will they also receive new cards?

A. Yes. Joint and authorized user cards will also be upgraded to a Platinum Rewards Credit Card.

Q. Now that that the Visa Platinum Rewards credit card offers a tiered Annual Percentage Rate (APR), will I receive a lower interest rate when my Classic or Gold credit card has been upgraded to Visa Platinum Rewards?

A. The current Annual Percentage Rate (APR) on your Visa loan will not change. You may contact us at 1.800.544.3328 and inquire about lowering the interest rate on your credit card.

Q. How will I know I've been enrolled in the Reward Points program? How do I check my balance?

A. You'll be automatically enrolled when we issue you your new Visa Platinum Rewards Credit Card if you aren't a current participant. You can check your Reward Points balance and redeem points earned anytime by logging into your Online Banking account and selecting Reward Points in the **Tools & Services** menu. Click on the **View/Redeem Points** link under **Member Options** and you'll be directed to your Reward Points account.

Q. I'm already enrolled in the Reward Points program; will I still receive the 2,000 bonus points?

A. The 2,000 bonus points are awarded to first-time enrollees in the program. Only cardholders who **are not** and never have been enrolled in the Reward Points program prior to the upgrade will receive the 2,000 bonus points.

Q. I have several bill payments which are charged to my current credit card each month. Will I need to contact each merchant to update my card information?

A. Since your card number will change, be sure to update your card number and expiration date with any merchants designated as recurring bill payees on your account. This may include Utilities, Cable, Phone, Gym Memberships, Insurance, etc.