

## Frequently Asked Questions

### **Why am I receiving a new South Carolina Federal Mastercard® credit card?**

SC Telco Federal Credit Union members will be switching their credit card to South Carolina Federal's credit card program, effective October 1, 2018.

### **Will my new South Carolina Federal Mastercard® have the same design as my SC Telco VISA® card?**

No, the look of your credit card will change.

### **Will my interest rate or fee structure change as part of this credit card change?**

Yes. Your interest rate and fees will change as described in this letter. The balance remaining on your SC Telco card will be transferred at your current SC Telco credit card rate. New purchases made with your South Carolina Federal credit card will be subject to the variable rate as described in this letter.

### **My existing card does not expire for quite a while; can I continue using my existing card until expiration?**

No, your current credit card with SC Telco will be deactivated at midnight on September 30, 2018.

### **May I activate and use my new card as soon as it arrives?**

No, please do not activate the new card until October 2, 2018. SC Telco account data, as of midnight September 30, 2018, will be transferred to South Carolina Federal. October 1 will be a transitional day, and all account information will be fully integrated into South Carolina Federal by October 2.

### **If my card account has joint or secondary owners, will they receive new cards?**

Yes. As a security feature, all cards will have unique numbers and will arrive separately. One monthly statement will reflect charges for all cards on your account.

### **What do I need to do if I have preauthorized or recurring payments that are tied to my existing SC Telco Mastercard®?**

You will need to update all preauthorized or recurring payments with your new South Carolina Federal credit card number after activating your new Mastercard®.

### **Will the due date for my credit card payment change?**

Yes, your new payment due date will be the 23<sup>rd</sup> of each month.

### **Will I receive multiple statements with this change?**

You should be receiving multiple statements only during the month of October 2018. One statement for your old card, and one statement for your new South Carolina Federal credit card.

### **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 October 1, 2018 to ensure that your payment reaches the processor by your due date. Additionally, you will be able to make your payment through a transfer in South Carolina Federal online banking or at any South Carolina Federal Credit Union location.

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

You will not be able to access previous statements/history online so we recommend you save your previous SC Telco statements to your computer or print hard copies.

### **How do I earn points or see my rewards under the UChoose Rewards program?**

To earn points, you must register into the program, which can be done by logging in to [www.uchooserewards.com](http://www.uchooserewards.com) and entering your card number, name, zip code and email address. The points you have earned with SC Telco's CU Rewards program will be transferred to South Carolina Federal's UChoose Rewards program. Points may then be redeemed based on the points value for merchandise, travel, gift cards, etc., through UChoose Rewards.

### **Will my reward points show on my Mastercard® statement?**

Yes, your points balance will show up on your new statement.

### **What are the terms of the new variable card?**

The Credit Card Agreement is included with this mailing and you can visit the following site for information about the variable card and view the agreement and disclosures: <https://www.scfederal.org/Borrow/Cards/Credit-Card>.

### **Will I still receive eStatements for my new card?**

You will need to re-enroll for eStatements via Online Banking.