

## FAQ'S

### **Why am I receiving a new Credit/Debit Card?**

First Federal Credit Union is changing processors to be able to provide you with enhanced service in the future. This change required that a new card be issued; however, there is no change to your interest rate or fee structure.

### **Will I get the same card design (flower, flag, liberty bell, etc) I am currently using?**

No. You will receive our new default card design. If you want a different design, look for our new choices in April, 2012!

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

No. Your interest rate and fee structure are not changing.

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

No. Your existing card will not work after the January 15<sup>th</sup> for Debit Cards and January 22<sup>nd</sup> for Credit Cards. Instructions will come with your new card.

### **My spouse and I both have First Federal Credit Union credit/debit 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 unique numbers 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 need to do if I have preauthorized or recurring payments that are tied to my existing First Federal Credit Union?**

To ensure there is no interruption in recurring or preauthorized payments (such as gym memberships, movie clubs or monthly electric or phone bills, etc.) contact the merchants by January 15, 2012 with your new card number and expiration date.

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

No. Your due date will stay the same.

### **Will I need to send my Credit Card 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 after January 23, 2012 to ensure that your payment reaches the processor by your due date. Additionally, following the conversion, you will be able to make your payment through a transfer in Online Access at [www.firstfedcu.com](http://www.firstfedcu.com) or at any First Federal Credit Union branch.

### **Will my previous credit 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 your new credit card/account number. However, you will not be able to access statements/history online after January 23, 2012 so we recommend you save the statements to your computer or print hard copies before this date.