

# FAQs

## **Why am I receiving a new VISA® Credit Card?**

Southland Credit Union is changing the card processor from a third party to Southland to better serve your credit card needs. The change requires us to issue you a new credit card.

## **When can I expect my new credit card to arrive?**

You can expect to receive your new credit card by July 10, 2018.

## **Do I need to activate my card?**

Yes, please follow the instructions on the activation sticker affixed to your new credit card on or after July 16, 2018.

## **Will I have a new PIN to access cash from my credit card?**

You will no longer receive a PIN in the mail, and your old PIN will not work with your new credit card. You can now select a custom PIN when activating your new credit card by calling the number on the activation sticker and choosing the PIN option.

## **Will my due date change?**

Yes. Your due date will now be the 25th of the month.

## **Will my credit card number change?**

Yes, your card number will change. If you have a joint owner or authorized user on your account, their card number will also change. If you have a recurring payment with a merchant, you will need to provide them with the new information to continue your payments.

## **Will my Annual Percentage Rate change as part of this conversion and card issue?**

No. Your Annual Percentage Rate will not change. The terms of your account and other rates will change effective September 1, 2018. Refer to the Important Credit Card Disclosures and Credit Card Agreement enclosed for details.

## **My spouse and I have a joint VISA Credit Card account. Will my spouse also receive a new card?**

Yes. As a security feature, all cards issued with this conversion will have a unique number and will arrive separately. However, you will continue to receive only one statement, 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 previous Harbor Credit Card?**

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs, etc.), you will need to contact the merchant immediately upon receiving your new credit card number on or after July 16, 2018 and provide them with the updated card number, expiration date and CVV code.

## **Will the payment address and members service phone numbers change?**

Yes. The new address will be included on the statement: P.O. Box 3003, Los Alamitos, CA 90720-1303 on or after July 16, 2018. You can also pay your account through Southland's online banking, eBranch. Your credit card account and transaction history will now be available online allowing you the convenience to make your payment online. You can now direct all of your credit card questions to our Service Center at 800.426.1917.

## **If I have an automatic payment transfer from my Southland account to pay my VISA, will I have to do anything?**

No. These payment transfers will continue.

## **I set up my monthly credit card payment as an automatic ACH transfer (Bill pay), payroll deduction or as a recurring transfer. Do I have to make any changes?**

Yes. All payments need to be sent to P.O. Box 3003, Los Alamitos, CA 90720-1303. Also, please update the account number with your new Southland account number.

**Can I access my credit card from Southland's eBranch?**

Yes, you will have access to your credit card through your existing online account through eBranch. You can view recent transactions, make immediate payments, set up recurring payments and view your E-Statements, just like your share and loan accounts.

**Can I access my Credit Card via a mobile device?**

Yes, you can view recent transactions and make payments on Southland's mobile banking app.

**Will I lose the points I have accumulated on my Rewards Credit Card?**

No, all of your points will be retained and transferred over to your new card. You will be able to access your rewards through [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com), or by calling 800.854.0790.

**Will I be able to access my credit card statements and make payments through online banking?**

Yes. You will now be able to access your new credit card statements and make your payments on Southland eBranch.

**Will this change affect my credit score?**

No. The only change will be to the account number. No other factors on your account will change.

**How and when will I receive my monthly statement?**

Your credit card statement will be included with your monthly Southland Account Statement. If you received only a quarterly account statement, you will now receive a monthly statement. Printed statements are generally received by the 7<sup>th</sup> of the month. If you receive eStatements, you will receive a paper statement for July, all future statements will be available online via eBranch on the 1<sup>st</sup> business day of the month.

**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 11:59 p.m. (PDT), Sunday July 15, 2018. Instructions will come with your new credit card to ensure it is ready to use on or after July 16, 2018.