



Answers to Frequently Asked Questions about your NEW ACCU Visa Credit Card

New Card Delivery FAQs

Q: When will I receive my new Chip-Enabled Card

A: You should receive your new card by Aug. 23, 2017. Please contact ACCU if you do not receive your new card by then.

Q: When can I activate my new Chip-Enabled card?

A: You can activate and begin using your new card on Aug. 27. The activation instructions are attached to the new card.

Q: Once I activate the new card what should I do with my current Alliance Catholic Credit Union Visa Credit Card?

A: Once you activate your new card on or after Aug. 27, please destroy your existing card for your security. Your current card will no longer work after Aug. 26.

Q: Do I need to update my new card information with the companies that charge my card each month?

A: Yes. Since your card number, security code and expiration date are changing, you will need to update your account information for any recurring payments on your card such as gym memberships, bill payments and subscriptions. Please contact each of these merchants to assure that your payments continue to be processed accurately and in a timely manner.

Q: Do I need to register my new Visa card with “Verified by Visa”?

A: Yes. After you have activated your new card you will need to register it through “Verified by Visa” via the Alliance Catholic website. “Verified by Visa” is a complimentary service that provides you with added security when you use your card to make purchases online. To register, visit: www.AllianceCCU.com/Verified.

EMV Security Feature FAQs

Q: Why did I receive a new credit card?

A: We want to provide our members with the safest and most secure credit card available. Your credit card now includes chip technology, which will offer you an enhanced level of security.

Q: How will chip technology protect my information?

A: Every time you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Q: Will I still be protected against unauthorized charges?

A: Yes. If your card is ever lost, stolen or fraudulently used, you’re protected by Visa’s Zero Liability Policy.

Q: With the Chip Card, can I still swipe my card to pay?

A: Yes. If a merchant does not accept chip cards, simply swipe your card.



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Account Information FAQs

Q: Will my card information change?

A: Yes. For your protection your new card will feature a new number, new expiration date, and security code. Be sure to update this information with billers that charge your card regularly.

Q: Will my Due Date be changing?

A: No. For your convenience, your payment due date will remain the same.

Q: Will there be any changes to my online access?

A: Yes. Beginning Aug. 28, you can enjoy easier access to your new ACCU Visa Credit Card directly through Online Banking. There, you'll be able to view your history, sign up for e-statements, and set up automatic payments. For statements and history prior to Aug. 25, please contact the Credit Union directly.

Q: Will I need to change where I mail my payments?

A: Yes. Beginning Aug. 25 mailed payments should be sent to:

Alliance Catholic Credit Union
P.O. Box 37035
Boone, Iowa 50037-0035

Be sure to update this address with your Bill Payment Provider. ACCU branches will continue to accept payments.

Q: Will my auto payments be affected?

A: This will depend on how your automatic payment is set up.

IMPORTANT:

Any payments scheduled via ezcandinfo.com on or after Friday, Aug. 25 will not be processed.

Payments previously made through ezcandinfo.com:

If you have set up automatic payments directly through ezcandinfo.com, these transfers will need to be re-established through the new site through ACCU online banking beginning Aug. 28.

Payments previously made through ACCU:

If you have an automatic payment set up directly with ACCU, it will continue to be paid automatically. Your automatic payment will now be withdrawn from your account on the 12th of each month.

Scheduled transfers from other ACCU accounts or payroll deductions will continue to be transferred on the dates you have previously arranged.



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Rewards Program FAQs

Q: Who is eligible for Alliance Rewards?

A: All Alliance Catholic Credit Union Visa Platinum Credit Card accounts will be eligible – including business accounts.

Q: What can Alliance Rewards points be redeemed for?

A: Everything you had with ScoreCard and MORE, including:

- Name brand merchandise
- Hotel, car rental, cruise and other travel purchases
- Airfare
- Activities/Experiences (for example, hot air balloon rides)
- Gift Cards from multiple merchants, including E-Gift Cards
- Donations to a large selection of charitable organizations
- Credit to your Alliance Catholic CU Visa Platinum Credit Card statement
- Cash deposit to your Alliance Catholic savings or checking account

Q: How are Alliance Reward points earned?

A: You will receive one (1) point for every dollar spent on purchases, EXCLUDING cash advances and/or balance transfers.

Q: Will Alliance Rewards points expire?

A: Yes, points will expire three years from the month they were earned. (For example, all points earned in October 2017 will expire in October 2020).

Q: Will my points from ScoreCard Rewards transfer over to Alliance Rewards?

A: Yes, all of the current points will transfer over.

Q: Will my points transferred over from ScoreCard ever expire?

A: Yes, but not until 2020. All ScoreCard points transferred over will expire in September 2020.

Q: When will I be able to access the points that will be transferred?

A: There will be a blackout period from Aug. 28 – Sept. 18 when ScoreCard points will not be available. Points will be available before and after that time period.

Q: How do I redeem Alliance Rewards points?

A: Access Alliance Rewards by logging into your Online Banking account.

- Log into the online banking account that shows your ACCU Visa Platinum Credit Card
- Click on the My Card Info tab (no additional login required)
- From the My Card Info window you will be able to click on Alliance Rewards to manage and redeem rewards