

SMW Financial Credit Union – VISA Credit Card Conversion FAQ

Question: Will I be receiving a new card with a new card number?

- Answer: Yes, in mid to late October and new card with a new card number will be sent to your address. Once you receive the new card you can activate, select your PIN and begin using the new card immediately. Also, destroy your old card.

Question: Will I need to update any recurring payments that I have already setup on my credit card?

- Answer: Yes, you will be required to update your credit card number with any merchants you have setup recurring payments.

Question: I usually send my payment in the mail, will there be a new address to send to?

- Answer: Yes, new payment address will be...
VISA
PO Box 4521
Carol Stream, IL 60197-4521
*Your new credit card statement will have this new address listed on the payment coupon.

Question: I have my payment setup to be paid automatically every month from my checking/savings account. Do I need to set that up again?

- Answer: Yes, please contact us prior to your first payment due date, and we will assist in getting your payment automated. You can also login to online banking, click on your new Credit Card account and setup and schedule payments.

Question: I use a bill pay service to pay my Credit Card bill. Do I need to update the account info within the bill pay service?

- If you use our bill pay service or one from your other financial institution, you will need to login and create a new biller with the new account information, including a new address. Be sure to use your first new credit card bill to update everything correctly.

Question: Will my reward points transfer over automatically?

- Yes, any points you have accrued will be automatically transferred to your new account.

Question: Will my interest rate be changing?

- No, all the rates and terms will remain the same.

Question: Will I still be able to access my visa credit card account on your online banking site?

- Yes, you will still be able to access your credit card account on our internet banking and mobile app. During the conversion period, your old credit card may appear in online banking, but your new card will show up by November 7th.