



**Member Name**  
**Member Address**

**October 2017**

**Visa Card with EMV technology coming soon!**



United Bay Community Credit Union is excited to announce that our Visa Credit Cards will be upgraded in February 2018. All active UBCCU Visa card holders will be receiving a new card.

Your new card will have many of the same features of the current Visa card you love and will also have:

- EMV “chip” technology – Adding an additional security level to your purchases
- the ability to combine your Visa reward points with your Ubuy Purchase Perks earned on your debit card purchases
- the convenience of making your Visa payment through Ubuy@Home, Online Banking
- access to your Visa account through CardNav

The information below will be helpful as we make the transition to new Visa cards. Your current Visa card will not work after February 15, 2018.

**Correct Contact Information**

It is important that UBCCU has your correct phone number, address and email on file. If it is not correct, please use the enclosed form to provide your updated information.

We know many of our members travel during the winter months; to ensure that you receive your card, you will need to let us know your temporary address. Your new Visa card will not forward to an address you have changed only with the post office. If you will be at a different address for the winter months, please fill out the enclosed form in the alternate address section and return it to the credit union. You can indicate on the form which days you will be at the temporary address.

Change of address forms can be returned to UBCCU by fax (989) 892-4388 or mailed to:  
Call Center, UBCCU, 1309 N. Lincoln Avenue, Bay City, MI 48708.

**Inactive/Not Used Cards**

If your current Visa card is inactive, meaning you do not regularly use your card, please make a purchase if you wish to receive a new card. If your card has not had activity since December 1, 2016, your Visa account will be closed with UBCCU.

**New Card Number/Activation**

When you receive your new Visa card, you may activate it and begin using it immediately. Your current Visa card will not work after February 15, 2018.

Your new Visa card will have a different number. If you have automatic payments you will need to contact those companies to notify them of your new card number. If you pay your Visa statement through an online Bill Pay, you will need to change the account number and payment address.

**Reward Points**

All reward points will transfer to your new Visa card after the upgrade is complete. Purchases made during February with your new card will accrue points.

**PIN Number**

You will receive your PIN a few days following your Visa card. If you use your Visa card for a cash advance, you will need your PIN.

**Visa Payments**

With your new card, Visa payments will be made directly to UBCCU. You may use Home Banking to make a transfer to your Visa. Payments can also be made by mail or paid in person at our branches.

Watch your mail and our website for more information. If you have any questions, please contact UBCCU at (989) 892-4597.

Lisa Mahler  
President/CEO