



Uniting Service and Technology

Important Notice!

Your NBC (NY) EFCU Visa Credit Card will soon be replaced with a XCEL FCU Visa Credit Card

Dear Valued Visa Cardholder,

We are writing to let you know that your NBC (NY) EFCU Visa Credit Card will be transferred to a new XCEL FCU Visa Credit Card by September 21, 2020. We are confident that you will continue to enjoy the benefits and features that accompany XCEL FCU membership.

What should I do right now?

- Continue to use your NBC (NY) EFCU Visa Credit Card as you normally do until September 20th. If you have a Visa Platinum Rewards Credit Card, you will continue to earn Reward Points for eligible purchases based on the terms of your ScoreCard Agreement. Please continue to direct your payments and inquires as you have been.
- There will be no changes in your interest rate or the fees that you are subject to with the exception of two additional fees that are noted on the back of this letter.
- Take the time to carefully review the important information enclosed with this letter and keep it available.

You do not need to take any other action at this time to get your new XCEL Visa Credit Card.

- There's no need to reapply. We will not perform a credit check as part of this transfer.
- During the week of September 7th, we will mail your new XCEL Visa Credit Card to the billing address you have on file with us. On or after September 14th, please confirm receipt of your card by following the instructions on the sticker and then begin using your new card.

We highly value the confidence you have placed in us and we will do everything possible to ensure that we continue to earn that trust. We have appreciated your patience throughout the merger and migration process and look forward to servicing all your financial needs. If you have any questions or would like more information, please give me a call at 973-275-9235, X-1022

Sincerely,

A handwritten signature in black ink, appearing to read "Chuck Young", is written over a light blue horizontal line.

Chuck Young,
VP/COO

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. These changes will take effect on 09/22/2020.

You have the right to reject these changes up until 09/22/2020, unless you become more than 60 days late on your account. However, if you do reject these changes you will not be able to use your account for new transactions. You can reject the changes by calling us at 1-888-464-4997.

Revised Terms as of 09/22/20	
Card Replacement Fee	\$5
Rush Card Fee	\$30

NBC (NY) EFCU Visa Credit Card

Migration to XCEL FCU

FAQS

How much longer may I continue to use my NBC (NY) EFCU Visa Credit Card?

You may continue to use your NBC (NY) EFCU Visa Credit Card until the latter of the activation of your XCEL Visa Credit Card or September 20th.

When will I receive my XCEL Visa Credit Card?

Your XCEL Visa Credit Card will be mailed during the week of September 7th, so you should receive the Card within 7-10 business days thereafter.

Will I be given a new Credit Card number?

Yes, your XCEL Visa Credit Card will be issued with a new Card/account number and a new expiration date.

Will I need to update my account number for any recurring charges I may have with merchants?

Yes you will need to contact any merchant that automatically bills your existing NBC (NY) EFCU Visa Credit Card to provide your new account number, expiration date and security code.

If my account is set up for reoccurring payments, will I need to update the information?

Yes you will need to contact your financial institution to update your new account number and mailing address for reoccurring payments.

If I have a joint account on my NBC (NY) EFCU Visa Credit Card, will the joint cardholder also be receiving a XCEL Visa Credit Card?

Yes, but the joint cardholder will be receiving a unique XCEL Visa Credit Card number. The same holds true for authorized users.

When can I activate and begin using my XCEL Visa Credit Card?

You may activate your XCEL Visa Credit Card as soon as you have received it and begin using it immediately thereafter.

Will my PIN change?

Yes, at the time you activate your XCEL VISA Credit Card, you will be given the option to assign a PIN to your Card.

Will the due date on my account change?

Yes, effective October 11th, the due date for your XCEL Visa Credit Card will be on the 11th of each month.

Will the payment mailing address on my account change?

Yes, effective September 20th, all mailed payments for your XCEL Visa Credit Card should be sent to:

XCEL Federal Credit Union
P.O. Box 2711
Omaha, NE 68103-2711

Will the credit limit on my account change?

No, your credit limit will not change. It will remain the same as of September 20th.

Will the interest rate/APR on my account change?

No, your interest rate will not change. It will remain the same as of September 20th.

Are there more fees associated with my XCEL Visa Credit Card?

The only two additional fees may be charged for a Card Replacement Fee (\$5.00) and a Rush Card Fee (\$30.00).

Will I be able to access my XCEL Visa Credit Card information online?

Yes. However, you must first enroll. To do so, visit our website at www.xcelfcu.org, click on the Popular Links tab and select "Access your credit card".

Will I be able to receive e-Statements?

Once you are able to access your XCEL Visa Credit Card information online, you may enroll in e-Statements.

Will I continue to have access to my previous e-Statements?

The current website, www.ezcardinfo.com, will continue to be available to cardholders until November 20th. (We recommend that you download or print your statements prior to November 20th.)

Will I be able to use my XCEL Visa Credit Card outside of the United States?

Yes, your XCEL Visa Credit Card is accepted anywhere you see the Visa logo. However, to protect against fraud, transactions done in Iran, Cuba, Burma/Myanmar and Libya will not be accepted. When traveling, we strongly advise that you notify XCEL of your travel plans.

Will my NBC (NY) EFCU Visa Credit Card alerts transfer to my XCEL Visa Credit Card?

No, you will need to access your XCEL VISA Credit Card online to reestablish any alert that had already been set-up on your NBC (NY) EFCU Visa Credit Card.

What will happen with the ScoreCard Rewards Points on my NBC (NY) EFCU Platinum Rewards Visa Credit Card?

You may continue to redeem your ScoreCard Rewards Points until November 20th. After that date, any unused points will be transferred to uChoose Rewards Points. However, if on November 20th you have not activated your XCEL Visa Credit Card, unredeemed points will be forfeited.

How does uChoose Reward Points differ from ScoreCard Rewards Points?

More information on uChoose Rewards Points will be forthcoming. However, all NBC (NY) EFCU Visa Credit Card accounts are eligible to participate. **Please note** – in order to begin accumulating uChoose Rewards Points, cardholders must first register by clicking on the link within the XCEL Visa Credit Card online website or at www.uchooserewards.com.

Will my XCEL Visa Credit Card work with a Digital Wallet?

Yes! Upon activating your XCEL Visa Credit Card, you may add the Card to a digital wallet with Apple Pay, Google Pay, and Samsung Pay. For more information on Digital Wallets, visit our website at www.xcelfcu.org and click on the "Learn More" under the Digital Wallet within the revolving home page.