



CFCU Credit Card Questions & Answers

Our recent credit card changes have left some unanswered questions. We hope to clear things up for you here. If you don't find your answer here, please stop by one of our branches or give us a call at 1-800-232-8101. CFCU is here for you!

- **Is this a fixed-rate or variable rate product?**
- **When is my payment due?**
- **Can I modify my payment due date?**
- **How do I make my payment?**
- **How do I set up automatic payments?**
- **What happened to my saved Rewards Points?**
- **How long are my Rewards Points good?**
- **How can I use (spend) my Rewards Points?**
- **Who manages the Rewards program?**
- **I was told my credit card is no longer secured. Why can't I access the funds that were used to secure it?**
- **How can I access my account?**
- **Why can't I access my account like before?**
- **How can I access my credit card history from before October 31, 2008?**
- **Can I use my credit card for Overdraft Protection?**
- **Is my credit score affected by the transfer of my credit card?**
- **How do I contact Cardmember Service?**
- **I'm stationed overseas and the 866 number doesn't work. What number do I call?**
- **Who do I call if I've lost my card?**

Interest Rates

Is this a fixed-rate or variable rate product?

Our credit cards are now variable rate products.

If you had a credit card with us *before* October 31, 2008, your rate will remain fixed until October 31, 2009. Starting November 1, 2009, your card will have a variable rate.



Payments

When is my payment due?

Your first payment is due November 25, 2008.

Can I modify my payment due date?

Yes. Simply call Cardmember Service at 1-866-633-9958 to discuss alternatives or go to **MY ACCOUNT ACCESS** (see [How do I access my account?](#)).

How do I make my payment?

We have several options for making payments:

- By mail. Mail payments to:
 - Cardmember Service**
 - P.O. Box 790408**
 - St. Louis, MO 63179-0408**
- By automatic payment through **MY ACCOUNT ACCESS** (must be set up in advance).
- By **BILLPAYER** through PC ACCESS. Use the address shown above when setting up your **BILLPAYER** account.
- At your local branch.
- By telephone through:
 - Cardmember Service 1-866-633-9958 or (overseas) 1-701-461-1878 collect or direct.
 - Using the automated, telephone processing service.
 - With the assistance of a Cardmember Service Representative. Representative-assisted payments by phone are assessed a \$10.00 fee.
 - CFCU Call Center at 1-800-232-8101.

How do I set up automatic payments?

To set up automatic payments, you will need to access your credit card account through **MY ACCOUNT ACCESS**.

- From our website (www.chevronfcu.org):
 - Click the **CONSUMER LOANS** tab
 - Click **CREDIT CARDS**
 - Click **MY ACCOUNT ACCESS**
 - Log in to your account by entering your **USER NAME** and **PASSWORD** (or click **REGISTER** if you are a new user)
 - Under **MANAGE ACCOUNT**, click **CARDMEMBER SERVICE**



- Click **SET UP AUTOMATIC PAYMENTS** and follow the instructions to set up your payment options

OR

- From our website (www.chevronfcu.org):
 - Log in to **ONLINE BANKING**
 - Click **CREDIT CARDS**, using the menu bar on the left of your screen,
 - Click **MY ACCOUNT ACCESS**

Rewards Points

What happened to my saved Rewards Points?

All the Points you've accrued, less any redemptions, will be transferred to your new account and available to you shortly. Refer to the *Change in Terms* letter we sent to you in mid-October.

How long are my Rewards Points good?

Any points that you have earned will remain in your account for a minimum of five (5) years. Refer to the *Terms and Conditions* (sent with new cards issued since October) or the *Change in Terms* (sent to existing cardholders in October).

How can I use (spend) my Rewards Points?

Go to the online REDEMPTION/REWARDS CENTER available at **MY ACCOUNT ACCESS** through the CFCU website or call 1-888-229-8864. The REDEMPTION/REWARDS CENTER can assist you with redemptions, even if the points have not yet moved over to the Cardmember Service system.

Who manages the Rewards program?

Maritz Loyalty Marketing handles the program administration and adheres to our privacy and information security policies.

Secured Cards

I was told my credit card is no longer secured. Why can't I access the funds that were used to secure it?

Your CFCU credit card is still secured by your savings account. These funds will continue to be held until 11/01/09 and are not available for you to use. This savings account is liable for any unpaid charges against your credit card account with Cardmember Service.



Account Records

How can I access my account?

You can access your account:

- From our website (www.chevronfcu.org):
 - Click the **CONSUMER LOANS** tab
 - Click **CREDIT CARDS**
 - Click **MY ACCOUNT ACCESS**
 - Log in to your account by entering your **USER NAME** and **PASSWORD** (or click **REGISTER** if you are a new user)

OR

- From our website (www.chevronfcu.org):
 - Log in to **ONLINE BANKING**.
 - Using the menu bar on the left of your screen, click **CREDIT CARDS**
 - Click **MY ACCOUNT ACCESS**

OR

Call our 24-hour Cardmember Service at 1-866-633-9958. Overseas members may call collect or direct 1-701-461-1878. Our Cardmember Service is open 24/7/365. (This is also the number to call to report a lost or stolen card.)

Why can't I access my account like before?

Our decision to offer credit cards through Cardmember Service is based on our desire to offer you:

- Competitive rates
- Richer rewards
- Enhanced controls to prevent fraudulent activity and no liability for a lost or stolen card
- 24-hour cardmember service
- Card acceptance at millions of locations (worldwide) and easy access to cash at ATMs and financial institutions
- Electronic payment options

By working with Cardmember Service, we can offer you a superior product serviced 24/7 by people that specialize in credit card issuance.



How can I access my credit card history from before October 31, 2008?

From our website (www.chevronfcu.org):

- Log in to **ONLINE BANKING**.
- Using the menu bar on the left of your screen, click **eSTATEMENTS**
- Click the **CREDIT CARD** tab at the top of your screen
- Click the **STATEMENT DATE** for the statement you wish to view

Can I use my credit card for Overdraft Protection?

Although CFCU credit cards can no longer be linked to your CFCU checking accounts for Overdraft Protection, we have other options available to you:

- Share Saving(s) (Primary savings and Special Purpose Accounts)
- MarketEdge Account(s)
- Personal Line(s) of Credit

Is my credit score affected by the transfer of my credit card?

There are several factors affecting a credit score: credit history, amount of debt, payment history, inquiries, delinquencies, bankruptcies, collections, etc.

If you believe that the transfer of your credit card has affected your credit score, please send us a copy of your latest credit report and we will be happy to review it.

Assistance Numbers

How do I contact Cardmember Service?

Our Cardmember Service is open to assist you 24/7/365 by calling 1-866-633-9958. If you are overseas, call 1-701-461-1878 collect or direct.

I'm stationed overseas and the 866 number doesn't work. What number do I call?

Our Cardmember Service is available to you by calling collect or direct at 1-701-461-1878.

Who do I call if I've lost my card?

Call Cardmember Service 24/7/365 at 1-866-633-9958. If you are overseas, call 1-701-461-1878 collect or direct.