



April 2, 2026
New credit cards mailed
on or before this date
(Allow 7-10 days to arrive.)

April 13, 2026
Activate new card
after 6:45 am EDT
(Old credit cards
become inactive
at 6:45 am EDT)

RE: Acct ending in

We are excited to announce improvements to our credit card program!

Our updated credit card program will include enhanced security, easier online access to view transactions and electronic statements. This will mean a few changes to your account, so we want to make sure you know exactly what's happening.



Tap to Pay

Save time every time you tap! Look for the contactless symbol on the payment terminal.



Cardholder Service

Call 844-356-9362 for balance inquiries, payment information, transaction history, statement requests, to report a lost/stolen card or to dispute a charge.



Manage Credit Cards within cuOnline | cuMobile

Real-time transactions, pending activity, payment information, custom email alerts, and request electronic statements. Turn your card on/off for added security and to reduce fraud.



EMV Chip Technology

In addition to the standard magnetic strip, the embedded EMV chip helps increase security and reduce fraud.

What You Need to Know

- Your new card will be mailed on or before April 2. Please allow 7-10 business days for delivery.
- For security reasons, each secondary cardholder will have an individual card number, CVV/CVC and expiration date.
- If you plan to use your card at any ATM, a PIN is required for verification. You can select your unique PIN during the activation of the card or by calling later.
- New cards will be sent to ALL current cardholders, whether they are primary or secondary.
- ***PLEASE NOTE: Your credit card number and expiration date WILL change. If you have automatic payments set up using your current credit card, make sure to contact each vendor with your updated credit card number on or after April 13 to avoid any interruption in your service.***
- ***PLEASE REVIEW YOUR ACCOUNTS PRIOR TO APRIL 8. Your credit card will not be visible in cuOnline | cuMobile Wednesday, April 8 from 5:00 until Tuesday, April 14 at 9:00 am. Any payment scheduled online must process and post to your account prior to 5:00 pm on April 8. Contact us if you need to make a payment April 8 - 14.***
- ***DOWNLOAD YOUR STATEMENTS. If you need record of statements and transactions, download that information now. Existing transaction information and statements will not be available in eZCardInfo after Thursday, April 9. eZCardInfo and Card Suite Lite will be replaced with "My Cards" in cuOnline | cuMobile. New credit card transactions and enhanced functionality will be available by logging in to cuOnline | cuMobile and choosing "My Cards" beginning April 14 by 9:00 am. (Business cardholders will be provided with SpendTrack for Business.)***
- For your convenience, we have included answers to frequently asked questions. If you have any additional questions or inquiries before the conversion date of April 13, please call the CVFCU Call Center at 434-528-9016. On or after April 13, please call the CVFCU Visa Call Center at 844-356-9362 for faster service.

uChoose Rewards® Will Replace ScoreCard Rewards for Classic and Gold

Starting April 1, you will have a new rewards program for your CVFCU **Classic** or **Gold** credit card! uChoose Rewards® will allow you to redeem points on your credit card purchases to use toward cash back, shopping, travel, event tickets, gift cards and more. Some important information about the transition of the rewards program:

- ScoreCard Rewards will no longer be earned after March 31. Existing points can be redeemed until that date.
- Any unused points remaining in the ScoreCard Rewards program after March 31 will be transferred to the new uChoose Rewards® Program and will be shown on your uChoose Rewards® account by May 15.

We're proud of our new card offerings and are excited to make them available to you! As always, we remain committed to great service and providing you with the best value in financial offerings!

Sincerely,


Roger Carson,
President/CEO

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

Central Virginia FCU is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

Will my interest rate change as part of this conversion and card issue?

No. Your interest rate and other terms on your account will not be changing.

Will I have a new PIN number so I can access cash from my credit card?

You will no longer receive a PIN in the mail, and your old PIN will not work with the new card. You can select your unique PIN by calling the number on the activation label and choosing the PIN option.

My existing card does not expire for quite a while; can I continue using my existing card until expiration?

No. Your existing card will not work after April 13, 2026 at 6:45 a.m. EDT. Instructions will come with your new card to ensure it is ready to use on or after April 13, 2026.

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded chips that will help increase security and reduce fraud. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will be accepted at all merchant locations.

My spouse and I both have CVFCU credit cards. I only received one card. Will my spouse receive a card?

Yes. As a security feature, all cards being issued with this conversion will have a unique number and will arrive separately. However, you will continue to receive only one bill, regardless of the number of cards on the account.

What should I do if I have preauthorized or recurring payments that are tied to my existing CVFCU credit card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs), contact the merchant on or after April 13 with your new card number and expiration date.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

Will I need to send my payment to a new location after the conversion?

Yes. The new address will be available on your statement. If you pay this bill through online bill payment, you will need to update the mailing address to P.O. Box 2711, Omaha, NE 68103-2711 on or after April 13, 2026 to ensure that your payment reaches the processor by your due date.

I set up my monthly credit card payment as an automatic ACH transfer, payroll deduction or as a recurring transfer. Do I have to make any changes?

To ensure there is no interruption in automated payments, contact the provider of this service (i.e., another bank or bill pay service) on or after April 13. Provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

Will my previous card history be transferred to my new card number?

No. You will not be able to access previous statements or transaction history online after April 9, 2026. We recommend you save the statements to your computer or print hard copies before this date.

Will tokenization for digital wallets be available after the conversion?

Tokenization will not be available immediately on the conversion live date (April 13). While we anticipate enabling tokenization as soon as possible, it will take approximately 4-6 weeks after April 13 for this feature to become fully available.

Once tokenization is live and your new credit card is activated, you will be able to add it to digital wallets such as Apple Pay®, Google Pay™, and Samsung Pay™. Tokenization replaces your actual card number with a unique digital token, enhancing security for mobile and online transactions.

Important details:

- You must activate your new card before adding it to a digital wallet.
- Each cardholder (primary and secondary) can tokenize their individual card numbers.
- If your old card was previously tokenized, you will need to add the new card manually once tokenization is available.
- Tokenization will be supported for all major mobile wallet platforms once live.

Will I still earn ScoreCard Rewards? (Classic and Gold cards only)

ScoreCard Rewards will be replaced with uChoose Rewards® on April 1. ScoreCard Rewards will no longer be earned after March 31. Any remaining points in the ScoreCard Rewards program after March 31 will be transferred to the new uChoose Rewards® Program and will appear on your uChoose Rewards® account by May 15.

Do I need to register my credit card before I can start earning uChoose Rewards® points?

You will start **earning** points the first time you make a transaction with your new Classic or Gold credit card. You will need to register your card before you will be able to **view** and **redeem** your points.

Where can I earn uChoose Rewards® points? You earn points everywhere your VISA® credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online.