

The new Island Credit Mastercard® is here! If you have not received your new credit card or have any questions, please call 631-851-1100, extension 1316 to speak to an Island Representative.



CREDIT MASTERCARD FAQs

REGARDING THE CONVERSION

Why did you change the Island Federal Credit Mastercard®?

You asked, we listened. Introducing the ONE card that has it all! The new and improved Island Federal Credit Mastercard has Great Rates, Great Rewards, No Balance Transfer Fee and No Annual Fee.

What are the enhanced benefits of the new Island Federal Credit Mastercard?

Island Federal's new Credit Mastercard now combines the best features of the Best Rate and Best Rewards card all in one. In addition to a low interest rate, cardholders earn 1.5 points for every \$1.00 spent on purchases. If you have the Island Federal Debit Mastercard under the same Membership, you can now combine your uChoose Rewards points. The Island Federal Credit Mastercard also comes with the EMV chip for added security.

Do all of the new Credit Mastercards have a new number?

Yes. The new Credit Mastercards have a card number that is different from the credit card it replaces. The new number should be updated for any payments you may have scheduled.

Will I receive my October eStatement?

Please be advised that your statement will be provided to you in a paper format for the month of October and then will automatically continue as eStatements thereafter. Should you need a copy of any prior statement, please contact an Island Representative at (631) 851-1100 for further assistance.

PAYMENT INFORMATION

You may resume making payments for your Credit Mastercard. Late fees for credit card payments due in October will be waived as long as payment is received by November 15, 2018.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing Island Federal credit card?

To ensure that there is no interruption in recurring or preauthorized payments (such as monthly bills for telephone service, gas, insurance or subscription services), after activating your card, please contact the merchant immediately and provide your new card number and expiration date.

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

Yes. The new address will be included on your monthly 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 to ensure that your payment is processed by your due date.

I set up my monthly credit Mastercard payment as an automatic payment. Do I have to make any changes?

Yes. To ensure that there is no interruption in automatic payments, contact the provider of this service (e.g. another bank or bill pay service) immediately upon receiving your new card to provide your new card number and payment address of P.O. Box 2711, Omaha, NE 68103-2711. Or log on to islandfcu.com and set up the new transfer.

ACTIVATION OF YOUR NEW ISLAND FEDERAL CREDIT MASTERCARD

How do I activate the new card?

Your new Island Federal Credit Mastercard MUST be activated before you can use it. Please follow the instructions on the card sticker to activate the card.

Will I get a PIN number to access cash or as a security feature for purchases?

Yes. You will need to select a PIN by calling the number on the activation label on your new Island Federal Credit Mastercard. Please be sure to call from your primary phone.

REGARDING THE REWARDS PROGRAM

I had the Best Rewards credit card. What will happen to the points that I earned through that program?

If you had a Best Rewards Credit Card, and you had remaining points, your CU Rewards points have been automatically transferred to the new uChoose Rewards® program. (The transfer of points may take up to five days to appear).

What is uChoose Rewards?

uChoose Rewards is a program that earns you points for using your Island Federal Debit and Credit Mastercard. You can redeem your points online at uchooserewards.com.

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

Yes. To start earning points register your card at uchooserewards.com and click on the Register link.

How do I register my card for uChoose Rewards?

Once your new Island Federal Credit Mastercard is activated, please visit uchooserewards.com. On the right side you will see "New to uChoose Rewards?" with a Register link. Click Register and enter your card number. Once your card is authenticated, it will ask to establish your username and password. Follow the instructions as provided.

If I have already registered my debit card with uChoose Rewards, do I need to re-register?

As long as your debit card and credit card are linked to the same membership number and you want to combine your debit card and credit card points, you do not need to re-register. You will be able to log on to your existing uChoose Rewards account and add your new Island Federal Credit Mastercard to your account. You should see the option to add your credit card on the preference page. If you would like to keep the points separate and not have them combined, you will need to register your credit card as a separate account.

How do I start earning points?

Once your credit card is registered with uChoose Rewards, every time you make a purchase with your card, you'll earn 1.5 points for every \$1.00 you spend. Plus, you can earn additional points by shopping in-store or online with participating retailers.

Where can I earn points?

You earn points everywhere Mastercard is accepted. Participating retailers also offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at uchooserewards.com.

Where can I view my point activity?

You can access the history of your point activity through uchooserewards.com.

When can I redeem points?

You must first accumulate 1,500 points before you can redeem them. Your points are available to view on uchooserewards.com.

How much does it cost to participate?

uChoose Rewards is a FREE benefit for Island members. Visit uchooserewards.com to start monitoring your points and browsing our online catalog.

OTHER QUESTIONS

If I have more questions about my Island Federal Credit Mastercard, who should I call?

Please call 631-851-1100, extension 1316 to speak to an Island Representative with any questions.

