



# Credit Card Conversion FAQs

## Product Questions

### Q. Why is my account changing?

A. The servicer of your account has been changed to Elan Financial Services. With this change, you will be able to take advantage of:

- **Exceptional Value** – Enjoy the financial freedom you desire, with the added benefit of no annual fee.
- **Continued Superior Service** – Responsive, helpful, and prompt service is available 24 hours a day, 7 days a week when you contact Cardmember Service.
- **Online Access** – View statements and receive free online business reporting through the Scoreboard reporting tool.
- **Reliable Fraud Protection** – You're protected from fraudulent use of your card or account information, so you won't be held responsible for any unauthorized purchases. Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmember must notify Cardmember Service promptly of any unauthorized use. Certain conditions and limitations may apply.

### Q. When can I start using my new credit card?

A. **Consumer Card Accounts:** As soon as you receive your new credit card, call to activate it and begin using it right away. Your new card will be mailed on 10/11/22.

A. **Business Card Accounts:** Business cards do not require activation. Begin using it right away. Your new card will be mailed on 10/11/22.

### Q. When should I stop using my current card?

A. **Consumer Card Accounts:** As soon as you receive your new card, which will mail on 10/11/22. Remember to destroy your old card.

A. **Business Card Accounts:** As soon as you receive your new card, which will mail on 10/11/22. Remember to destroy your old card.

### Q. Will my credit limit change?

A. You will continue to enjoy the same credit limit on your new card. Your credit limit will be shown on the card mailer that will arrive with your new card.

### Q. Can I request a new credit limit?

A. You can call Cardmember Service 24/7 at the number on the back of your new card to apply for a credit line increase at any time.

### Q. How do I request a PIN to access my account?

A. **Consumer Card Accounts:** PINs may be requested once you receive your new credit card by contacting Cardmember Service. The phone number will be listed on the back of the card.

A. **Business Card Accounts:** Existing PINs will not convert. If your business account has cash access, a PIN will be mailed to you approximately five days after you receive your Elan Business Card.



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**Q. Will my payment date change?**

A. Your payment due date may change. If you wish to select a new payment due date, you can contact Cardmember Service once you receive your first statement from Elan.

**Q. My card expires the same month as I am scheduled to receive my new one. What should I do?**

A. You will receive your new card before your current one expires.

**Q. I have not received my new card.**

A. If you have not received your new card, please contact Cardmember Service, 24/7, at 1-800-558-3424 (Business: 1-866-552-8855) to request a replacement card.

**Q. My current card no longer works.**

A. Your current card will no longer work as of 10/27/22, regardless of the expiration date shown on your card.

**Q. What will happen to my current balance?**

A. All balances will transfer automatically to your new credit card account.

**Q. Will my credit card account number change?**

A. Yes, you will have a new credit card account number.

**Q. Do I need to update my account number anywhere (for example: recurring payments, bill pay, or automatic billing)?**

A. Yes, you will need to update your account number anywhere it is stored. Don't forget to add your new credit card number to your device.

**Q. What happens if I forget to update the account numbers prior to 10/27/22?**

A. The transaction will be applied on the new account. Please update your account number anywhere it is stored, as soon as possible, to avoid service interruption.

**Q. Payment of my credit card bill is done automatically, every month, via Auto Pay. Will this service continue?**

A. No, this service cannot automatically be converted to your new Connexus Credit Union Account with Elan. Please be sure to send your payment prior to the payment due date, as indicated on your most recent credit card statement from Connexus/Heritage CU, to avoid any potential late charges. You will be receiving Auto Pay enrollment information soon.



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**Q. What payment methods are available with my new Account?**

A. You may pay your monthly bill by:

- AutoPay: Pay your statement automatically
- Pay Online: A quick way to pay using the website
- Pay by Phone: Call in your payment each month
- Pay by Mail: Mail your payment each month
- Pay In-Branch: Visit a branch to make your payment

Once you receive your new credit card, you will receive more information about enrolling in these payment options.

**Q. Where do I mail my payment after the change to the new program?**

A. Please mail your payments to:

Cardmember Service  
PO Box 790408  
St. Louis, MO 63179-0408

**Q. What if my payment arrives after 10/27/22?**

A. The payment will be applied to your new account number.

**Q. Is there an annual fee with my new credit card?**

A. No, your new credit card has no annual fee.

**Q. My account was recently assessed an annual fee. Will I be able to obtain a refund?**

A. Yes, we will be happy to refund the annual fee associated with your account. Contact Cardmember Service, once you receive your new card, to request the annual fee reversal.

**Q. What will my new rates be?**

A. Please refer to the Change-in-Terms Notification letter dated 7/29/22 that was recently sent to you.

**Q. How do I obtain a copy of the Change-in-Terms letter?**

A. Connexus can request a reprint of your Change-in-Terms letter. Please contact our Member Contact Center at 800-845-5025. Once the reprint is obtained, we will mail it to the address we have on file for your account.

**Q. How do I change to a different credit card product?**

A. Once you receive your new credit card in October, you may contact Cardmember Service directly by phone. The representative will discuss the specific criteria associated with a product change and may review other available offers.



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**Q. Is the new credit card company going to solicit me for other business or share my account information with other companies?**

A. No, however; Elan may offer information to cardmembers regarding new credit card benefits and features through direct mail and statement inserts.

**Q. If I do not accept the new terms, how do I opt out of the changes to my account?**

A. If you choose not to accept your new terms and wish to close your current account, please notify us by 10/27/22. You may notify us by contacting our 24-hour Cardmember Service Department at 1-800-242-4271 (business card holders, please call 1-800-249-0646), or in writing at the following address:

Cardmember Service - 32361  
P.O. 6337  
Fargo, ND 58125-6337

If you elect to opt out, you should continue to pay any outstanding balance as outlined in the terms of your existing account.

Please note: Even if you have notified us that you wish to close your Account as provided in this letter, the Account may continue to receive any recurring charges that were previously set up to happen automatically for items or services until you contact and cancel delivery with the company providing the item or service. For more details about the new terms of your account, your responsibilities using your account and our responsibilities and obligations, please be sure to review your Cardmember Agreement as soon as you receive it.

**Q. When does the opt-out period end?**

A. Notify Elan regarding the decision to opt out (i.e., decision not to accept the new account terms) by 10/27/22.

**Q. I just received my first credit card statement for my new account number and there is a previous balance. What is this balance?**

A. This is your account balance from your previous account.

**Q. When will I no longer have access to my current statements online?**

A. As of 10/27/22.

**Q. How will I be able to continue to access previous statements?**

A. Once you receive your new credit card, you may contact Cardmember Service directly, by phone, to request copies of previous statements.

**Q. Where is the Cardmember Service Center located?**

A. Fargo, North Dakota; Coeur d'Alene, Idaho; and Overland Park, Kansas.

**Q. Are there translation services available?**

A. Yes



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## Rewards Program: CU Rewards

### **Q. Will my rewards program change?**

- A. **Consumer Card Accounts:** Yes, you will automatically be enrolled in a new Select Rewards program, with great benefits.
- A. **Business Card Accounts:** Yes, you will automatically be enrolled in a new Platinum Business Rewards program, with great benefits.

### **Q. When will my current rewards program end?**

- A. You will no longer earn points under your current rewards program as of 10/26/22. The last date to redeem earned points on your current rewards program is 10/26/22.

### **Q. What will happen to my current rewards balance?**

- A. Your previous rewards point balance will appear on your new credit card account and you will continue earning credit card reward points.

### **Q. How do I redeem my reward points?**

- A. In November, you will be able to redeem your credit card reward points. You can call the Rewards Center at 1-888-229-8864 or visit the Online Account Access website at [www.myaccountaccess.com](http://www.myaccountaccess.com).