

# FAQ

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## Get Prepared

To ensure a smooth transition to your new **Visa credit card on 4/26**, please consider the following:

- **Please contact the credit union to retrieve your past Visa credit card statements.**
- **Re-enter all your automatic payment information** on or after **4/26**. Unfortunately, your new card information will not carry over for any automatic payments you have set up. Payments set up through EZcardinfo.com will need to be reentered through online banking as well.
- **Contact us if you haven't received your new Visa credit card by 4/22.** We can be reached at supportservice@nwpreferredfcu.com or call 866.236.6968
- **Statement Delivery.** Log in to online banking and select your statement delivery preference. Whatever you have selected will now determine how all your statements will be delivered, including Visa. (see FAQ #13 and #14)
- **Check your inbox for information from Passport Unlimited.** They will send you an email on **4/12** with directions on continuing to use the program with a new digital app. (see FAQ #5)

Visit [nwpreferredfcu.com/upgrade](https://nwpreferredfcu.com/upgrade) for updates and any new information regarding our credit card upgrade.

## Frequently Asked Questions:

### 1. Why are we upgrading your Visa credit cards?

You've asked and we've listened. Members have requested a better card with a better online experience and we're committed to making it happen.

### 2. What are the improvements of the new Visa credit cards?

**A completely new, [FREE rewards program](#).** Members will earn points to redeem for rewards (prizes, trips, gift cards, etc.) every time members use our credit card. Our Preferred Rewards program will be included on all Visa credit cards.

**Get real-time transaction history and statements with our Online Banking/Mobile App.** Members will no longer need to go to a separate website (EZcardinfo.com) to view their credit card information.

**Improved security and flexibility.** Members can toggle their card's activation status (on/off) instantly within online banking and our mobile app. Joint cardholders will have their own, unique card numbers on the credit card account. This will allow individual users to keep using their NW Preferred Visa credit cards if others on the account need to replace their card.

### 3. Are you issuing new business Visa credit cards too?

Yes. All Visa credit cards will be upgraded. This includes personal, business and share secured cards.

### 4. Is your new [rewards program](#) free?

Yes! It's offered on all credit cards for free.

## **5. Will you still be offering Passport Unlimited?**

Yes, but in a new digital format. Cards will no longer have the Passport logo. Instead, you'll be able to use a new Passport Unlimited App to take advantage of all the great deals and offers available.

## **6. When will the new Visa credit cards be active?**

4/26 – and stop use of your old card!

## **7. Can I use my new credit card as soon as it arrives?**

No. It won't be active until 4/26. Your existing card will no longer be accepted after this date.

## **8. Will my new Visa credit card have a PIN?**

No. But you'll have the option to set one up when activating your card. They are not required unless you wish to use your Visa credit card at an ATM.

## **9. Can I select the same the PIN I'm using on my current Visa credit cards?**

Yes. You may select any 4 digit number you wish.

## **10. How do I activate my new Visa credit card?**

Call the number (866-762-0558) located on the front sticker of your new card and answer the prompts.

## **11. Will the upgrade affect automatic payments charged to my credit card?**

Yes, you need to re-enter the new credit card information with all automatic payments you have set up.

## **12. Will I still receive my card statements and be able to view transaction history?**

Yes, but you will access the information via NW Preferred's online banking rather than EZcardinfo.com

## **13. How do I select my statement delivery preference?**

Log into online banking. Click "More", then "edocuments", select the "statements" tab. Click "enrollment" and there you can select Electronic or Paper.

## **14. How do I enroll in online banking?**

Click the New User Sign Up button on our website's login box. From there, we'll verify your identity and ask you to choose a username.

## **15. Can my new Visa credit card be used for overdraft protection?**

Yes, contact us to set it up.

## **16. Do I need to cancel my NW Preferred Visa credit card if I don't use your online banking?**

No! Your card will work regardless. After the upgrade, you'll receive paper statements with remittance coupons, just like our other loan statements.

## **17. Will I be able to make a Visa credit card cash advance within online banking?**

Yes. You can easily transfer money onto (payment) and out of (cash advance) your new Visa credit card. New cards will function just like our lines of credit within online banking.

**18. Will I be able to access the new Visa credit card rewards site and card controls on 4/26?**

No. Unfortunately they won't be available within online banking until end of May.

**19. Will I gain points with your new rewards program on 4/26, even though the site to redeem points won't be available until end of May?**

Yes. All members will gain 1 point for each dollar spent starting 4/26.

**20. Can you tell me more about your new Visa Rewards program.**

Yes! Our new program is called [Preferred Rewards](#). All Visa credit card holders are automatically enrolled for **FREE** and will be receiving an email about the program in May.

**21. Are you offering any special promotions with the [Preferred Rewards](#) program?**

Yes! Starting at the end of May, all members who view the reward site within online banking by 7/31/2021 will receive 1,000 extra points. No strings attached!

**22. How can I make a Visa credit card payment?**

You can make payments within online banking or our mobile app, by calling 866.236.6968, or through the "Pay Loan" button on [nwpreferredfcu.com](http://nwpreferredfcu.com)