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GENCO Federal Credit Union is excited to announce improvements to our credit card program, including enhanced security with the new EMV chip, online access to view your account, a new credit card and electronic statement availability. This will mean a few changes to your account, and we want to make sure you know exactly what's happening.

Your new credit card will come with the following new features:

- **Tap to Pay Functionality** – Look for the contactless ))) symbol on the payment terminal. Save time every time you tap!
- **EMV Chip Technology:** Your new credit card will have an embedded-chip that will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service:** Call 1-866-691-4730 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **My Card:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online at gencofcu.org.

**What to know:**

- **Your new card will be mailed on or before March 10, 2025.** Please wait 7-10 business days for delivery.
- New cards will be mailed to all cardholders, regardless if they are primary or secondary cardholders. Your credit card number and your expiration date will change.
- For security reasons, each secondary cardholder will have a new individual card number, CVV/CVC number and expiration date.
- If you plan to use your card at any ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- If you have automatic payments made with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in your service.
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of March 24, 2025, please call us at 1-254-776-9550. On or after the conversion, please call us at 1-866-691-4730.
- The new fraud alert phone number will be **1-833-763-2013**. This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account.

We're proud of our new card offerings and are excited to make them available to you. As always, we will remain committed to great service.

**Key Dates**

**March 10, 2025** – New GENCO Federal Credit Union credit card mailed on or before this date.

**March 24, 2025** – Old credit card becomes inactive at 5:45 a.m. CST.

**March 24, 2025** – Activate your new card starting at 5:45 a.m. CST using the last four digits of the **primary cardholder's Social Security Number**.

## FREQUENTLY ASKED QUESTIONS

### **Why am I receiving a new credit card?**

GENCO Federal Credit Union is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

### **My spouse and I both have GENCO Federal Credit Union credit cards, and 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.

### **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 March 24, 2025 at 5:45 a.m. CST. Instructions will come with your new card to ensure it is ready to use on or after March 24, 2025.

### **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.

### **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.

### **What do I need to do if I have preauthorized or recurring payments that are tied to my existing GENCO Federal Credit Union 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 the March 24, 2025 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 included on the 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 March 24, 2025 to ensure that your payment reaches the processor by your due date.

### **I setup 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 the March 24, 2025 provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

### **Will my previous card history transfer to my new card number so I have access to the information if needed?**

You will not be able to access statements/history online as of March 24, 2025, so we recommend you save the statements to your computer or print hard copies before this date.

### **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 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.

### **Will I need to do anything to continue receiving Electronic Statements?**

Yes, after March 24, 2025 you will need to re-sign up for Electronic Statements.