

Frequently Asked Questions

Why am I receiving a new MasterCard credit card?

3Rivers is changing processors to better serve your credit card needs. This change required that a new card be issued. The MasterCard uses new "chip" or "EMV" technology that makes your transactions and personal information more secure. A MasterCard with chip is a credit card that contains an embedded EMV microchip on the front of the card. The chip "encrypts" your personal and purchase information into a unique code that makes card replication and fraud more difficult when used at a chip-enabled terminal.

Will I get the same card design I am currently using?

The new *consumer* MasterCard will have the same design as your current card. However, if you look closely at your new card you will see a slightly raised square about the size of your thumb nail. This is where the EMV chip is located.

Business MasterCards will have a new design as well as the EMV chip.

How do I use the card with chip?

For retailers who have chip-enabled terminals, simply insert your card and sign to authorize the transaction. At merchants who are not yet equipped with chip-enabled terminals, swipe, and sign your name as usual.

Will my interest rate or fee structure change as part of this conversion and card reissue?

Yes. Terms and conditions will change for both rate and fees. You will receive additional information prior to receiving your new card.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

Will I receive a new PIN (Personal Identification 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 may select your unique PIN by calling the number on the activation label and choosing the correct 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 12, 2015. Instructions will come with your new card to ensure it is ready to use on April 13, 2015, at 7:00 a.m. Eastern Time.

My spouse and I both have 3Rivers 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 unique numbers and will arrive separately. However, you will continue to receive only one bill, regardless of the number of cards on the account.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing 3Rivers Platinum Visa?

To ensure there are no interruptions in recurring or preauthorized payments (such as gym memberships, movie clubs, monthly electric or phone bills, etc.), contact the merchants by April 12, 2015, with 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 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 after April 12, 2015, to ensure that your payment reaches the processor by your due date. Additionally, following the conversion, you will be able to make your payment through a transfer in Online Account Access or at any 3Rivers branch.

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

Yes. To ensure there is no interruption in automated payments, contact the provider of this service (e.g., another bank or bill pay service) by April 12, 2015, with your new 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?

Your previous card history will be retained for customer service inquiries only. However, you will not be able to access statements/history online after the morning of April 10, 2015, so we recommend you save the statements to your computer or print hard copies before this date. If you need statement copies after this date, you can call (844) 334-3874 for 24-hour member service.

I currently receive e-statements. Will this feature automatically continue for my new card numbers?

No. You will need to register for e-statements with a new service called **MasterCard Online Access**. On April 13, 2015, you will find a link to this new Online Access from our website.

Will my Reward Points transfer to the new card?

No. You will need to redeem any accumulated rewards points at www.curewards.com or call 1-888-634-6318 before March 30, 2015, to access earned points.

What if I do not want to change?

You will be provided the opportunity to “opt out,” meaning that you wish **not** to convert over to the 3Rivers MasterCard. Once you have opted out, your account will be closed and you will no longer be able to transact on your existing 3Rivers Platinum Visa Card. You will continue to pay any existing balance under the existing terms and conditions of your 3Rivers Platinum Visa card.

Recurring Activity Checklist

It is vitally important to update your account information on all recurring charges or credits that you have authorized on your 3Rivers Visa.

- Do you pay any of these items with your Visa?
- What other recurring charges do you see listed on your statements?
- What day of the month does each payment normally post?

Please Note: Payments that normally post on or before April 12, 2015 will still occur on your existing card. Beginning April 13, 2015, you must update your payment information with your new card information for each item you pay using your **3Rivers MasterCard**®.

Do you make any of these payments with your 3Rivers Visa?	Y / N	When does the payment post?	I updated my credit card information on:
Prescriptions (Mail Order or Online)			
Utility or Cable TV Bills			
Cell Phone Bills			
Internet Service Providers			
Online Subscriptions (iTunes, Netflix)			
Newspaper/Magazine Subscriptions			
Health Club or Gym membership			
Loan or Tuition Payments			
Insurance Premiums			
PayPal			
Amazon.com or any online merchant that has your old card number and expiration date on file:			
Other:			

- How do you currently make your 3Rivers Platinum Visa payment?
 - By check or at any 3Rivers branch office (No Action Required)
 - Via a Bill Pay Service, Automatic Debit, or Payroll Deduction / Automatic Transfer. Remember to update your account information and payment address or transfer request when the first statement for your new card arrives in *May 2015*.