



University & Community Federal Credit Union Branded Credit Card Conversion - Frequently Asked Questions

As of July 14, 2023

What is the timeline* for the UCFCU/Oklahoma Community Credit Card conversion?

June 7, 2023 – OK Community sent Credit Card conversion start letter and Rewards Points redemption notices to Members

June 7 – Sept. 5 – Redemption of Rewards points timeframe.

July 16 – 20, 2023 – Approved Cardholders will receive communications about their card status. Additional card transition information will be provided regarding rates & benefits. *Communication will come from Credit Card Services.*

August 22, 2023 – Oklahoma Community Credit Union credit cards will be mailed to Members. Rates, terms, payment options and new toll-free contact #s will be included. *Communication will come in a plain white envelope.*

August 22 – Sept. 4 – Receive & activate your new credit card. *(Reminder to update all auto payments)*

Sept. 4, 2023 – **Last day to redeem rewards points at [uChooserewards.com](https://uchooserewards.com)**

Sept. 5, 2023 – University & Community Federal Credit Union credit cards will no longer be active

Sept. 5, 2023 and beyond – Begin using your OK Community Credit Union branded credit card.

*All dates in the conversion timeline above are subject to change without advanced notice.

GENERAL QUESTIONS ABOUT THE CONVERSION

When will the transition of my UCFCU (University & Community branded) credit card take place?

- Notices were mailed on June 7, 2023 to cardholders.
- The cutoff date for using the UCFCU card and for redeeming rewards points is September 5, 2023.
- Qualified cardholders should begin receiving their new Oklahoma Community Credit Union branded credit card in late August 2023.

Will my credit report be pulled to see if I qualify for the new card?

Yes, the new card platform will be using credit as part of their underwriting decisioning. You may opt out the credit card program before July 10th – all existing cardholders at that date will be processed for the new card system. If you currently have a FREEZE on your credit reports, you should ask your CRA to release the Freeze at least through July 21, 2023.

Pull will show as Fifth Third Bank/TransUnion.

When will I get the rate and new disclosure for my new credit card?

Around the middle of July 2023, it is anticipated that Credit Card Services will begin mailing Members information about the transition of your card which may include information about the balance transfer, rate, terms and payments, along with disclosures that will be associated with the transfer of your current card's balance.

Will my balance transfer to the new card?

Yes. All balances, on the transfer date of the converted cards, **WILL transfer** to your new card and payment will be expected on such balances.

QUESTIONS ABOUT YOUR CURRENT CREDIT CARD (Before the transition)

How do I handle a lost credit card or report a dispute?**

Call 1.855.436.4208 to report a lost or stolen MasterCard credit card or to begin the process for disputes.

(**This number will change on Sept. 5, 2023 or when you activate your new Credit Card Services credit card.)

Where can I go to check my MasterCard Credit Card balance?**

Today, and until September 4, 2023, You can login to your (Oklahoma Community Credit Union) online account for MasterCard access.

(**After September 5, 2023 you will begin using your new Oklahoma Community branded Credit Card and you will have a new website and toll-free number to use for credit card inquiries, payments and information.)

If I'm currently in a dispute how will that be handled?

Disputes will continue with the process that were already in place when the dispute was filed.

QUESTIONS ABOUT YOUR NEW CREDIT CARD (After the transition)

Will I still be able to come to Oklahoma Community CU to make my credit card payments after my balance transfers to the new card?

Unfortunately, No.

Once the cards convert to Credit Card Services, cardholders will make payment arrangements that **DO NOT** include walking up to a CU teller or paying online through okcommunitycu.com.

Your new card disclosure and communications from Credit Card Services will list all your payment options. As always, the CU staff will be happy to answer your questions and help you navigate through this balance transfer and transition. They just won't have access to your credit card information, including balances, dispute cases and payment ability.

How will I make payments on my new OK Community Credit Union credit card?

Communications from Credit Card Services, the new card provider, will be sent to you either before, or when you receive your new credit card. (The new platform will include paying online as an option, among other methods.)

Questions Above this Point are Posted to the website:

www.okcommunitycu.com/credit-cards