

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

New York Times Employees 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.

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.

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.

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 **4/11/2022 at 6:45 a.m. EDT**. Instructions will come with your new card to ensure it is ready to use on or after **4/11/2022**.

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 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.

My spouse and I both have **New York Times Employees 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.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing **New York Times Employees 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, etc.), contact the merchant immediately upon receiving 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 **4/11/2022** 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) immediately upon receiving your new card to 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 after **4/11/2022**, so we recommend you save the statements to your computer or print hard copies before this date.