



Welcome to Your New Statement

We recently completed our credit card update, so we can serve you better. These enhancements to our credit card program come in direct response to your valuable feedback and include some changes to your credit card statement. We've noted some of the significant differences for you below, as compared to your previous statement.

Payment Due Date

Minimum Payment Amount

Loan ID

Balance

Transaction Date

Transaction Amount

Statement Closing Date

Interest Charges

Year to Date Totals

Verify Your Statement Closing Date and Payment Due Date

Some Members' payment due dates and statement cycles have changed. Understanding whether your payment due date and statement cycle has changed will help you pay your bill on time. Please locate your payment due date on your new statement. To locate your new statement closing date, review our **updated Statement Closing Date table** or refer to your new statement. Once you've located this information, be sure to reset any one-time or recurring payments for your credit card bill.

Statement Closing Date
(Updated as of February 13, 2019)

If your previous statement closed on the following day of the month: Your new statement will close on:

1	1
2-10	8
12-18	15
19-24	22
25-28	1 (of the following month)

How to Pay Your New Bill

Paying your new bill is easy. Locate your credit card Loan ID on your statement, and pick from one of our many payment options:

Online

- Make a real-time transfer from your UFCU account within Online Banking or Mobile Banking.
- Transfer a payment from another financial institution. Be sure to allow 3–5 business days from the date your payment is due.

Via Phone Banking

Call (800) 252-8311 to pay your credit card bill within Phone Banking. First press 1 to indicate you are a Member. Then press 2 for options related to paying your credit card bill.

By Mail

Direct your VISA® payment to
UFCU VISA
PO BOX 9389
Austin, TX 78766-9389

By Calling Member Services

You may contact Member Services at (800) 252-8311, and our representatives are ready to assist you.

In Person

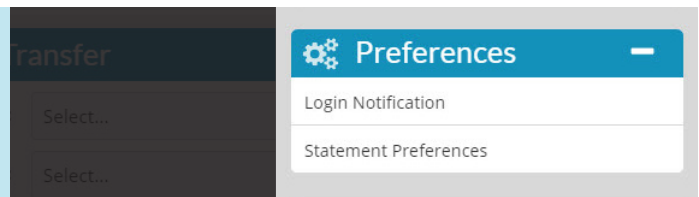
Visit any financial center and speak to a representative to get help paying your bill.

Know Your Statement Delivery Method

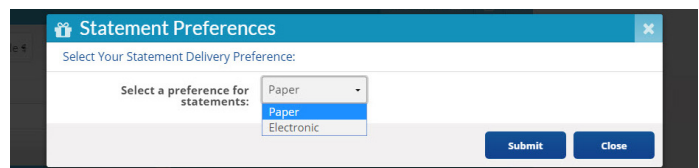
Some Members' statement delivery method has changed. Your statement delivery method determines how you receive your account statements and credit card bills. You may receive them either electronically or as a paper statement in the mail. Your statement delivery method will not affect the delivery of your mortgage- or investment-related account statements.

If you would like to change how you receive your statements, log in to UFCU Online Banking and complete the following steps:

1. Choose **Settings » Preferences » Statement Preferences**.

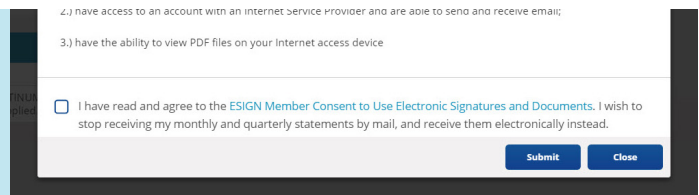


2. In the Statement Preferences dialog box, select your preferred statement delivery method. You may receive your statements electronically as an Online Banking eStatement or as a paper statement delivered by the US Postal Service.



3. Click submit after you have made your selection.

4. If you elect to receive eStatements, you will have to read, agree to, and submit the eStatement Disclosure.



If you have any questions, call us at (800) 252-8311, stop by any financial center, or visit [UFCU.org/CreditCardUpdate](https://www.ufcu.org/CreditCardUpdate) to learn more. We're happy to help.