

Family Community Credit Union – ATIRACredit FAQ

1. Why is Family Community selling our credit card portfolio?

ATIRACredit assumed ownership of our credit card program on March 17, 2009. The reason for the change is simple - to stay competitive in the credit card industry, we must have a card that offers additional features and flexibility. By partnering with ATIRACredit, we can offer you benefits we couldn't in the past.

2. Who is ATIRACredit?

ATIRACredit is a Credit Union organization that offers credit cards to partner Credit Unions. They offer a Platinum Rewards MasterCard to replace your current Family Community Classic and Platinum cards.

3. What are the benefits of Family Community ATIRACredit Platinum MasterCard?

Your platinum card gives you the prestige of having a top tier card with a generous rewards program. It also combines great benefits at no additional cost such as Zero Liability fraud protection and a \$250,000 travel insurance policy that is automatically added when you use your ATIRACredit Platinum MasterCard. Finally, AT NO COST TO YOU, we are pleased to offer the following additional benefits:

- ▶ Extended Warranty Coverage – Doubles the original warranty time period and duplicates the coverage of the original manufacturer's warranty up to a maximum of 12 months on most items purchased with your Family Community ATIRACredit MasterCard.
- ▶ Price Protection Coverage – If you find a lower price for something you purchased with your Family Community ATIRACredit MasterCard within 60 days of purchase, you may be eligible for the reimbursement of the price difference.
- ▶ Purchase Assurance Coverage – If something you purchased with your Family Community ATIRACredit MasterCard is damaged or stolen within 90 days of purchase, you may be eligible for coverage of the actual cost of the item.

4. Will Family Community still be able to service my credit card account?

Your relationship with us at Family Community is unchanged, you are still able to make payments and inquiries at your local branch. In addition, ATIRACredit also gives you added credit card benefits such as 24/7 customer service, online account information, and a generous rewards program without any annual fees.

5. What is the transition timeline?

- ▶ March 25th – letter announcing the purchase was mailed to all current cardmembers.
- ▶ April 6th - letter with the new terms and conditions and the new cardmember agreement.

- ▶ ~ May 25th – letter with activation instructions
- ▶ ~ June 15th – your new card arrives, look for it in a white, unmarked envelope for your security
- ▶ July 8th - old Family Community MasterCards become inactive

6. Will my account number change?

Yes, you will receive a new account number and expiration date. Please remember to update any recurring payments that happen automatically with your current Family Community card to your new account number.



7. Will my interest rates increase?

Your new Family Community ATIRAcredit card pricing will be based on your individual risk score, therefore interest rates will be unique to the individual. You will receive a Welcome Letter disclosing your new interest rates. Please refer to this letter and cardmember agreement for full disclosures.

8. Can I request a PIN for cash advances?

Yes, as a security measure to protect you, personal identification numbers (PINs) are not created unless they are requested. To request or to change your PIN, please call 888-4-ATIRA-1 (888-428-4721).

9. Will my balance and charges transfer automatically from my existing Family Community MasterCard to my new Family Community ATIRAcredit Platinum MasterCard?

Yes, your existing balance will move automatically once you activate your new Family Community ATIRAcredit card.

10. Can I continue to use my Family Community MasterCard account?

Your current account will continue to work until you receive and activate your new Family Community ATIRAcredit card (see timeline above). However, your old card will be deactivated on April 6th, so please watch for and activate your new card as soon as possible to avoid any usage interruptions.

11. What will happen to my old Family Community MasterCard account?

Your old Family Community MasterCard will be closed and your balance moved to your new Family Community ATIRACredit card at conversion. Once you activate your new Family Community ATIRACredit card, please destroy your old cards.

12. Will my credit bureau report reflect this change?

Yes, your credit bureau will show your old card as sold/transferred with zero balance and your new card will be added to your report. The new card may be listed on the report as TMG Financial Services, ATIRACredit.

13. Will my joint account holder or authorized users also receive a new card?

Yes, all card holders under your current card will receive the new Family Community ATIRACredit card and maintain the same relationship as they had under the old card.

14. How can I make a payment on the new card?

As a cardmember you have a number of convenient ways to make your payment.

- ▶ Online <http://www.atiracredit.com/?client=familycommunity> (hyperlink online & do not show address)
- ▶ At your local Family Community Credit Union branch
- ▶ Over the phone (no fees) at 888-4-ATIRA-1
- ▶ By mail, the envelope and address is provided with each statement