

Dear Member,

At **FAMILY 1**st **FCU**, we strive to provide you with the highest quality products and services, which is why we have made some exciting new changes to our **VISA** Credit Card Program. Ending May/early June; you will receive a newly designed **VISA** Credit Card with a new account number.

Please note that your Annual Percentage Rate (APR) and all fees will remain as previously disclosed. In addition, you will notice a few enhancements to our program:

- 24-hour customer service
- New and improved monthly billing statement
- EMV Chip

Beginning **Sunday June 18, 2017**, your new Family 1st **VISA** FCU Credit Card can be activated. If you should try to activate your new card prior to **Sunday June 18**th, it will not be accepted. As of **Sunday, June 18**th your old card will no longer work, therefore, it is very important to activate and begin using your new card on **Sunday June 18**th.

Due to the fact your **VISA** account number will change, please be sure to update your new account number and expiration date on upon receipt of your new card with any company that automatically debits your account on a periodic basis, such as: internet service providers, insurance companies, health clubs, utility providers, etc. as well as any bill payer service you might use.

Your new payment address starting on **June 16, 2017** will be: PO Box 37603 Philadelphia, PA 19101-0603

I'm confident you will be pleased with the new **Family 1**st **FCU VISA** Credit Card Program. Please watch your mail for your new card. If you do not receive your new card by **Wednesday June 21**st, or if you have any questions, please call 724-656-8420.

Sincerely, Erin Ross CEO