



A part of Affinity Group Credit Union

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August 11, 2010

Dear Member,

WySouth is committed to providing its members with the best products and services available. We are happy to announce that you will be receiving a new VISA Card in August. This new VISA Card comes with a great new look and additional benefits to you. Your current rate is **not** changing and there is **no** change in any fees, they will be exactly the same as your current card.

Your new VISA statements will now be included in the same envelope as your monthly Credit Union Account Statement. If you are currently signed up to receive E-Statements electronically, your Credit Card Statement will be included with your E-Statement, it will not be mailed to you. Another nice feature of bringing our VISA program in-house is that you can now directly transfer your VISA payments using ItsMe247, CU\*Talk, or in one of our branch locations! No more waiting 48 to 72 hours for payments to post, your payments will now post immediately. This means you will be able to view your payment immediately after it is transferred on ItsMe247 or CU\*Talk, in addition to your credit card transactions.

**If you currently have your Credit Union MasterCard Payment set up as a bill to be paid through CU\*EasyPay you need to delete it.** Starting in September you will simply need to do a loan payment transfer to make your VISA payment on ItsMe247. You only need your Credit Union account number and loan suffix. **If you are using a bill payment system at another Financial Institution, you will need to change the information to reflect your new Credit Card number and send the payments to:**

Affinity Group Credit Union  
144 East Pike St.  
Pontiac, MI 48342

**Your current MasterCard will continue to work through August 22<sup>nd</sup>, 2010. Activate your new card on August 23<sup>rd</sup>, 2010 by calling the activation number listed on the card.** Once you have activated your new card, you can begin using it immediately. **Your old card will cease to work on August 22<sup>nd</sup>, 2010**, so it is important that you activate your new card no earlier than August 23<sup>rd</sup>, 2010. **If you are currently enrolled in the MasterCard Secure Code program, you will need to register for the Verified By VISA Program beginning August 23<sup>rd</sup>, 2010.** You can access the site through the link found on our web page or you can go to [www.VISA.com/security](http://www.VISA.com/security) to access the Verified By VISA webpage directly. **If you have payments being charged to your current WySouth Credit Card, make sure to update your information with those creditors with your new card number, we can't stress enough how important this is (i.e. Ebay, AT&T, cell phone, etc.)!**

Your minimum payment will now be 2% of the current card balance. This means that your minimum payment amount may be lower, but it also means that if you only make your minimum monthly payment it will take you longer to pay off your balance which will result in paying more finance charges over the life of your balance. You may pay more than the minimum balance, if you choose to do so. The Credit Union does not charge any fees for paying off your balance early. If you do not want to accept the new terms, please notify the Credit Union by July 30<sup>th</sup>, 2010.

Please take advantage of all the new benefits of our enhanced In-House Credit Union VISA Program. If you have any questions, or need any help making payments or viewing your VISA history, please feel free to call our Member Service Department for assistance. We appreciate the opportunity to serve you and look forward to continuing to provide you with the best financial products and services.

Sincerely,

*Affinity Group Credit Union*