



# HEADS UP!

Important updates to your UFirst FCU credit card!


April 1, 2026

## **4th & Final Notice**

Dear valued member,

UFirst Federal Credit Union would like to remind you about our upcoming improvements to our credit card program, including enhanced security with the new EMV chip, online access to view your account, a new custom credit card design and electronic statement availability. This will mean a few changes to your account, and we want to make sure you know exactly what's happening.

### **Your new credit card will come with the following new features:**

- **Tap to Pay Functionality** – Look for the contactless symbol on the payment terminal. Save time every time you tap! 
- **EMV Chip Technology:** Your new credit card will have an embedded chip that will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip
- **24/7 Cardholder Service:** Call 1.844.308.7727 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **CardHub/Spendtrack:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online at [ufirstfcu.net](http://ufirstfcu.net)

## **Key Dates**

**March 30<sup>th</sup>, 2026** – New UFIRST FEDERAL CREDIT UNION credit card mailed on or before this date

**April 8<sup>th</sup>, 2026** – Last day to make payments on existing credit card account by 4:00pm EST and cards will be temporarily removed from online banking.

**April 13<sup>th</sup>, 2026**– Old credit (SILVER) card becomes inactive at 6:45 a.m. EDT

**April 13<sup>th</sup>, 2026** – Activate your new card starting at 6:45 a.m. EDT using the last four digits of the primary cardholder's Social Security Number

**April 13<sup>th</sup>, 2026** – Payments and access to credit card information via online banking resume.

**February 28<sup>th</sup>** – Last day to earn SCORECARD® points

**April 13<sup>th</sup>** – New rewards program begins with UChoose Rewards®

### **What to know:**

- **Your new card will be mailed around April 1<sup>st</sup>. Please wait 7-10 business days for delivery.**
- **New cards will be sent to all cardholders, whether they are primary or secondary. Your credit card number and expiration date will change.**

- For security reasons, each secondary cardholder will have a new individual card number, CVV/CVC number and expiration date.
- If you plan to use your card at any ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call later to select your PIN.
- **If you have automatic payments made with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in your service.**
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of April 10th, 2026, please call us at 518.324.5700 option 3. On or after the conversion, please call us at 1.844.308.7727.
- The new fraud alert phone number will be **1.833.763.2013**. This is the number that will appear on your caller ID if we need to contact you regarding possible fraud activity involving your account.

### **New Rewards Program:**

Starting April 13, 2026, you will have a new rewards program for your UFirst Federal Credit Union credit card called UChoose Rewards®. UChoose Rewards® will allow you to redeem points on your credit card purchases to use toward cash back, shopping, travel, event tickets, gift cards and more. Some important information about the transition of the rewards program:

- SCORECARD POINTS® will no longer be earned after February 28<sup>th</sup>.
- You may start earning points with your new credit card starting April 13<sup>th</sup>.
- Redeem your existing SCORECARD POINTS® points by April 30<sup>th</sup>, 2026.
- Any remaining points in the SCORECARD POINTS® program after April 30<sup>th</sup> will be voided.

We're proud of our new card offerings and are excited to make them available to you. As always, we will remain committed to great service. Please see below for some FAQs on our upcoming changes!

Sincerely,

*Carrie Wood*

Carrie Wood  
Card Services Coordinator

---

## **FREQUENTLY ASKED QUESTIONS**

### **Why am I receiving a new credit card?**

UFirst 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 the due date for my credit card payment change?**

No, your payment due date will remain the 1st of each month as it always has been.

### **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 April 13, 2026 at 6:45 a.m. EDT. Instructions will come with your new card to ensure it is ready to use on or after April 13, 2026.

### **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 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 Ufirst Federal Credit Union 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 Ufirst Federal Credit Union cards credit card?**

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs), contact the merchant on or after the April 13th conversion date with your new card number and expiration date.

**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 274 Rugar Street, Plattsburgh, NY 12901 on or after March 15th 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) on or after the April 13th and provide your new card number and payment address of 274 Rugar Street Plattsburgh, NY 12901.

**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 as of April 13th, so we recommend you save the statements to your computer or print hard copies before this date.

**Will tokenization be available after the conversion?**

Tokenization may not be available immediately on the conversion live date (April 13th). While we anticipate enabling tokenization as soon as possible, it may take up to 12 weeks after April 13th for this feature to become fully available.

Once tokenization is live and your new credit card is activated, you'll be able to add it to digital wallets such as Apple Pay®, Google Pay™, Garmin Pay™, and Samsung Pay™. Tokenization replaces your actual card number with a unique digital token, enhancing security for mobile and online transactions.

**Important details:**

- You must activate your new card before adding it to a digital wallet.
- Each cardholder (primary and secondary) can tokenize their individual card numbers.
- If your old card was previously tokenized, you will need to re-add the new card manually once tokenization is available.
- Tokenization will be supported for all major mobile wallet platforms once live.

**Do I need to register my credit card before I can start earning points?**

No, you will start earning points the first time you make a transaction with your new credit card; however, you will need to register your card before you will be able to view your points activity.

**Where can I earn points?**

You earn points everywhere your VISA® credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online.

**Please reply to this email with any additional questions - thank you!**

**Plattsburgh Main Branch**

274 Rugar Street,  
Plattsburgh, NY 12901

**Rouses Point Branch**

72 Champlain Street,  
Rouses Point, NY 12979

**Suny Plattsburgh Branch**

Angell College Center, Plattsburgh  
NY 12901

UFirst Federal Credit Union | 274 Rugar Street | Plattsburgh, NY 12901 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!