



Dear Member,

At **NESC 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. By the beginning of 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 17th**, your new **NESC FCU Visa**[®] credit card can be activated. If you should try to activate your new card prior to **June 17th**, it will not be accepted. As of June 17th, your old card will no longer work, therefore, it is very important to activate and begin using your new card on **June 17th**.

Due to the fact that your **Visa**[®] account number will change, please be sure to update your new account number and expiration date 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 17th will be:

PO BOX 37603

Philadelphia PA 19101-0603

Do not make or schedule any payments to be made using EZCard after Thursday, June 7th, 2018.

The rewards program for your **NESC FCU Visa**[®] Credit Card has also changed. The current ScoreCard Rewards Program will end on **May 31, 2018**. Please visit www.scorecardrewards.com or call 1-800-854-0790 to redeem your points, no later than **July 31, 2018**.

A new rewards program will be in effect on **June 01, 2018**. There will be no interruption in points earned during this time. You will be able to begin redeeming your points again on or around **July 1, 2018** by visiting www.curewards.com

I'm confident you'll be pleased with the new **NESC FCU Visa**[®] Credit Card Program. Please watch your mail for your new card. If you do not receive your new card by **June 18th**, or if you have any questions, please call **(978) 688-8800**.

Sincerely,

Johnathan Hildreth

CEO