FAQs for Visa Debit Conversion

Q. Why am I receiving a new card?

A. We are transitioning the Route 31 Debit Card from Mastercard to Visa, which provides many valuable features and benefits. We hope you'll enjoy the enhanced services of Visa.

Q. What is changing and what do I need to do?

A. This card replaces your existing card, which will expire when your new card is activated or on July 13, 2026. You'll need to activate your new card as soon as you receive it and destroy and discard your current card. The new card comes with a new card number, expiration date and security code so you'll need to update any merchants who automatically bill your account with this new information. This may include your cell phone bill, cable and/or internet providers, streaming services, food delivery, insurance companies, monthly utilities and online retailers.

Q. Are there additional costs or fees associated with this new card?

A. No. Your account terms will all remain the same.

Q. Is my card number changing?

A. Yes, your new card comes with a new card number, expiration date and security code. Please update the following once your new card arrives:

• Merchants who regularly bill your previous account through automatic, card-on-file or recurring payments

• Merchants who have your card-on-file, e.g., online retailers, utilities

• In-app purchases

• Any bill pay service you use to regularly pay your bill

Q. Are my account terms changing? (e.g., interest rate, credit line, fees, grace period, payment due date)

A. No. Your account terms will all remain the same.

Q. I sometimes use my card for cash advances at the ATM. Will my PIN change?

A. Yes. You will select a new PIN when you call to activate your card.

Q. When will I get my new card?

A. Your new Route 31 Visa card will arrive by end of June. When it does, please be sure to activate at 866-762-0558. You should also update merchants who automatically bill your account with the new card number, expiration date and security code.

Q. My new card hasn't arrived yet? Should I be concerned?

A. If within the time frame specified: "No, not at this point. Your card should arrive no later than the end of June."

A. If after the time frame specified: "Let me look into that for you."

Q. When can I start using my new card?

A. As soon as you receive it, activate it in seconds by calling 866-762-0558 and following the simple steps provided. Remember to update any merchants who automatically bill your account with your new card number, expiration date and security code.

Q. Can I still use my current Route 31 Debit Mastercard?

A. Only until it expires on July 13, 2026. Once you receive your new card, you should activate it immediately and destroy and discard your current card for security purposes.

Q. What should I do with my current card?

A. Once you've received and activated your new card, destroy and discard your current card. Your current card is valid through July 13, 2026, giving you time to contact merchants who automatically bill your card and provide them with your new card number, expiration date and security code.

Rewards

Q. Are my rewards changing?

A. No. All of your benefits will remain the same.

A. Your new card comes with additional benefits from Visa, including benefits like Visa Zero Liability Policy*, Real-Time Fraud Protection and more.

Card-on-file and recurring payments

Q. What will happen with automatic/recurring bill payments on my card?

A. You'll need to contact any merchants who regularly billed your previous card number and provide your new card number, expiration date and security code. This may include

your cell phone bill, cable and/or internet providers, streaming services, food delivery, insurance companies, and monthly utilities and online retailers.

Q. What do I need to do if I pay my account using a bill pay service?

A. You'll need to update your bill pay service with your new card number, once you receive your new card.

Other

Q. Will I see changes to my monthly statement?

A. No, your statement will remain the same.

Q. Will my new Visa card be accepted by all merchants?

A. Visa is accepted at millions of locations worldwide and gives you access to cash at ATMs displaying the Visa®/PLUS® symbol, so you'll be able to use your new card at many places.

Q. Can I still see my account at Route 31 or on the Route 31 mobile app?

A. Yes. You can still access your account at Route31CU.com or on the Route 31 mobile app using your same login and password. All account details will transfer from your old card to your new card, and you'll see your new card online and on the mobile app.