



## APFCU Credit Card Conversion FAQ

### Why am I receiving a new Aloha Pacific FCU credit card?

To better serve Aloha Pacific credit cardholders, we've made some enhancements, including improved account management, unique numbers for all cardholders, contactless cards with the tap feature and more. As a result of the upgrades, newly vertically designed credit cards will be issued.

### When will this upgrade occur?

Sunday, October 13, 2024. Aloha Pacific will mail out new VISA® credit cards toward the end of September. You may activate your card no earlier than midnight, Saturday, October 12, Hawaii Standard Time.

### How long can I continue to use my current credit card?

You may continue to use your credit card until midnight October 12. Beginning October 13, your old card will be deactivated. Activate your new credit card. You should destroy the old card.

### Will I get a new credit card number?

Yes. Every cardholder will receive a new credit card with their own unique card number. Primary and secondary account holders and authorized users will no longer have the same card number.

**Your old credit card  
will work through  
Saturday, 10/12/2024**

### On Sunday, 10/13/2024

- Activate your new credit card and select your PIN
- Notify vendors of any recurring payments (gym fees, subscriptions, etc.)
- Destroy your old credit card by cutting it up or shredding it

### On Monday, 10/14/2024

- Add your new credit card to your mobile wallet
- Enroll in eStatements
- Set up Alerts
- Set up the monthly payment for your credit card bill

### Why will all account cardholders have their own unique card number?

Unique numbers for each cardholder on an account will allow cards to be managed separately. In the unlikely event a card needs to be replaced, the remaining card(s) will still remain active.

**When should I expect to receive my new card(s)?**

You should expect to receive your card by October 7.

**How can I activate my card?**

Call the activation number listed on the sticker on the front of your card. Each cardholder on the same account must activate their card separately prior to use.

**What if I can't activate my card?**

If you are unable to activate your card by calling the number on the sticker, please call the credit union directly on or after October 14.

**Do I need to set up my PIN?**

Yes. When you activate your new card, it will prompt you to set up your PIN. Or after your card is activated, you may call PIN Now at 888-886-0083 to set up a PIN.

**Will the new cards look the same?**

No. The credit cards will have completely new vertical designs.

**How do I use the new contactless card?**

When prompted, hold your credit card 1 to 2 inches near the contactless symbol ( ))) on a contactless terminal. When you hear the beep, see a checkmark or a green light, you can remove your card.

**Will I need to register my new card in my digital wallet (Apple Pay, Samsung Pay, etc.)?**

Yes. Your new Aloha Pacific credit card will be a brand-new card number; therefore, you must add the new card to your digital wallet on or after Monday, October 14.

**When will I be able to see my account online?**

The online and mobile system will be offline during the weekend of the upgrade. Access to your credit card information will be available on Monday, October 14.

**Online access.** You will be able to access your credit information by clicking on your credit card account; you'll be taken directly to "Card Control." From Card Control, you will be able to manage all cards associated with the account.

**Mobile access.** Download the **Aloha Pacific Card Control** app from the App Store for Apple users and the Google Play Store for Android users. Once you download the app, you must register your credit card number.

**Do I need to update recurring payments (gym membership, streaming services, utilities, etc.)?**

Yes. Your new credit card will have a new card number, so you must update any recurring payments you currently have set up with your old card number.

**Will my payment due date change?**

Yes. Credit card payments will be due on the 26<sup>th</sup> of each month, **effective October 26**. Currently, the payment due date is the 19<sup>th</sup> of each month.

**Is my statement billing cycle going to change?**

Yes. The new billing cycle will start on the 1<sup>st</sup> of each month, effective November 1.

**When will I receive my first account statement for the new card?**

You should expect to receive the account statement by November 15. The statement will reflect your transactions from September 23 through October 31.

**Will the format of the account statements change?**

Yes. New account numbers will be assigned and the primary member's card number will be reflected on the statement. Transactions will be grouped by card number.

**What if I am expecting a refund for a transaction on my old card?**

Pending refunds will be posted to your new card.

**Is my interest rate changing?**

The interest rates are based on the terms stated in your credit card disclosure. The terms of your credit card will not change with this upgrade. Current rates are posted at alohapacific.com.

**Are there any changes to the fees associated with this upgrade?**

No. Fees will remain the same as the terms stated in your credit card disclosure.

**Will the payment mailing address change?**

Yes. The new address for payments will be:

VISA  
P.O. Box 60510  
City of Industry, CA 91716-0510

**Do I need to update the billing address for my credit card auto payments?**

Yes. If you have bill payment currently set up to make payments to your Aloha Pacific credit card, you must update the billing address and the new card number to the new address above.

**Will the Customer Service number remain the same?**

No. The new Card Support and Lost or Stolen Card number will be 888-232-2555; or outside the United States, 727-299-2449.

**Will my existing credit card alerts be converted to the new card?**

No. You must re-establish alerts for your new credit card. You will be able to set up alerts for your new card beginning October 14 through APFCU's Online Banking or Mobile App.

**What is Card Controls?**

Card Controls is a new feature that gives you the ability to temporarily block transactions on your account by turning your card on or off. Controls may be set by Merchant Type (i.e., department stores, gas, restaurants, grocery and travel), Transaction Type (in-store, ATM and online) and Spend Limits.

**Will my reward points transfer to my new Aloha Pacific rewards account?**

Yes. All accrued points will be transferred to your new rewards account.

**Will my rewards points expire?**

Yes. Transferred accrued points will expire after December 31, 2027. Going forward, points earned throughout the year will expire on December 31, 3 years after the points are earned. For example, points earned from January 1, 2025, through December 31, 2025, will expire midnight on December 31, 2028.

**How can I view my rewards account?**

Log in to Aloha Pacific's Mobile App or Online Banking, access your credit card account and click on the Redeem Rewards button.

**I have a Cashback card – when will I receive my Cashback rewards?**

Cashback rewards will be posted to your credit card at the end of each month.

**Will I need to re-enroll for eStatements?**

Yes. You must re-enroll or enroll for eStatements via Online Banking or APFCU's Card Control Mobile App beginning October 14. You will have access to your past account history. However, you will not have access to previous account statements.

If you would like to retain a copy of your previous statements, you will need to download the statements on or before October 12.

**How will I receive my annual activity statement?**

Annual activity statements have been discontinued and will no longer be available. If you need this information, you should download your monthly statements before October 12.

**What number do I call if my new card is lost or stolen?**

Effective October 13, call 888-232-2555.

**How do I set up a travel notification?**

The primary cardholder may enter a travel notification for any and all cardholders on the same account through Online Banking. All cardholders on the same account can enter travel notifications through the APFCU Card Control Mobile App for one or all cardholders. Click on the Travel Notice button and enter the destination and travel dates. You may also call 888-232-2555.

**Will my new card have the same Travel Accident Insurance and Guide to Benefits?**

Yes. Travel Accident Insurance and other benefits linked to the old card will continue to be offered on the new card. However, disclosures will no longer be mailed with the card. You may view the disclosure on our website or contact us to have one mailed.

**What if I plan to travel during the weekend of the upgrade?**

We advise you to take your old and new cards with you and activate your new card on October 13. Your old card will no longer work after October 12.

Please call us at 808-531-3711 with your travel plans once they have been confirmed so that we can help you make the credit card transition as smooth as possible.

**What if I don't receive my card before I travel?**

Please call the credit union at 808-531-3711 as soon as possible.

**How do I activate my card if I'm traveling within the United States?**

Call 800-631-3197.

**How do I activate my card if I'm traveling in Canada?**

Call 727-540-9434.

**How do I activate my card if I'm traveling outside the United States and Canada?**

Call collect, 727-299-2449.

**If I have questions about the new credit card, who do I contact?**

Call our Contact Center at 808-531-3711; U.S. toll free, 1-877-531-3711. Hours are Monday through Friday, 7:30 a.m.-6 p.m.; and Saturday, 9 a.m.-2 p.m. Hawaii Standard Time.