



Dear WeStreet Member,

WeStreet Credit Union is excited to announce improvements to our credit card program including enhanced online and mobile access to your account, improved fraud protection, and electronic statement availability. These upgrades will result in a few changes to your account. The information below walks you through what you can expect.

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

- **Card Management:** Gives you control and real-time information about your WeStreet cards in one location.
 - Make payments easily
 - Transactions and pending activity
 - Spending insights and recurring payment details
 - Card controls, alerts and travel plans
 - Sign up for electronic statements
 - Learn more at <https://westreet.org/member-resource/card-management/>
- **24/7 Cardholder Service:** Call 1-844-308-7729 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.

What To Know:

- **Your new card will be mailed on or before March 9, 2026.** 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. Please call 844-308-7729 to activate, set up a PIN, file a fraud dispute or anything else you need.
- 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 March 23, 2026, please call us at 918-610-0200. On or after the conversion, please call us at 1-844-308-7729.
- 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 March 23, 2026, you will have a new rewards program for your WeStreet 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:

- CURewards will no longer be earned after March 19, 2026.
- You may start earning points with your new credit card starting March 23, 2026.
- Redeem your existing CURewards points by March 19, 2026.
- Any remaining points in the CURewards program after March 19, 2026, will be transferred to the new UChoose Rewards® Program.
- All points that are transferred from CURewards to UChoose Rewards® will be shown on your UChoose Rewards® account no later than 45 days after March 23, 2026.

Key Dates

March 9 – New **WeStreet Credit Union** credit card mailed on or before this date

March 23 – Old credit card becomes inactive at 6:45 a.m. EDT

March 23 – Activate your new card starting at 6:45 a.m. EDT using the last four digits of the Primary cardholder's Social Security Number

March 19 – Last day to redeem CURewards points.

March 23 – New rewards program begins with UChoose Rewards®



We're proud to offer these new card options and look forward to providing you with an improved experience. As always, our focus remains on providing the dependable, friendly service you expect from WeStreet Credit Union.

Sincerely,

WeStreet Card Operations

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

WeStreet 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 I have a new PIN number so I can access cash from my credit card?

You will not 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.

Can I continue using my existing card until expiration?

No. Your existing card will not work after March 23, 2026, at 6:45 a.m. EDT. Instructions will come with your new card to ensure it is ready to use on or after March 23, 2026.

Will my previous card history transfer to my new card number so I have access to the information if needed?

We recommend you save the statements on your computer or print hard copies before 3/23/2026 to ensure you have all the information you may need. After conversion, all new statements will be accessible in Card Management.,

My spouse and I both have WeStreet Credit Union credit 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 WeStreet Credit Union 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 March 23, 2026, with your new card number and expiration date.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

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 P.O. Box 2711, Omaha, NE 68103-2711 on or after March 23, 2026 to ensure that your payment reaches the processor by your due date.

I set up 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, please contact the provider of this service (i.e., another bank or bill pay service) on or after March 23, 2026 to provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

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 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.

Will tokenization be available after the conversion?

Tokenization may not be available immediately on the conversion live date (March 23, 2026). While we anticipate enabling tokenization as soon as possible, it may take up to 12 weeks after March 23, 2026, 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. You can view these rewards through Card Management via Online Banking.

When can I redeem points?

It can take up to 45 days for your previous points to be credited to your account. All points accumulated on your rewards account will be eligible for redemption the month after.