

Welcome to Your Mastercard Upgrade

A New Wave of Convenience

At Scott Credit Union, we continuously improve the ease and security of your everyday banking. In response to member feedback, we have partnered with Mastercard® to upgrade our card lineup with modern features, such as tap-to-pay, at no cost to you.

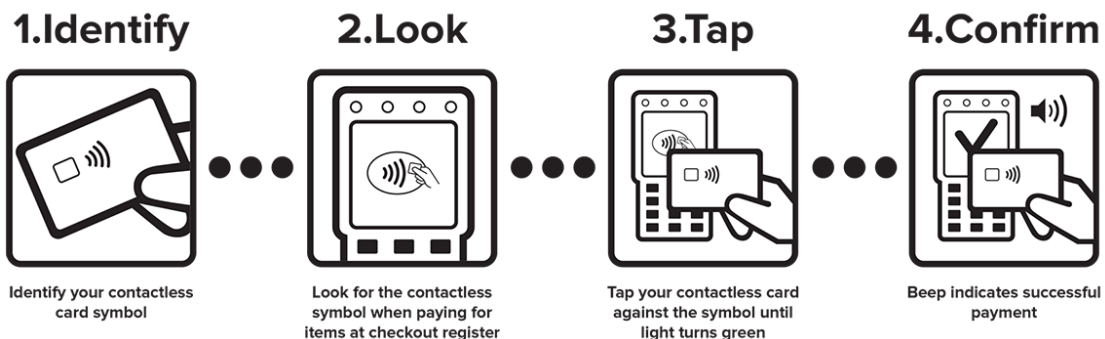
What Stays the Same

- **Account Numbers:** Although your Scott Credit Union account numbers will remain the same, your debit and credit card numbers will change.
- **Rates & Terms:** Your current interest rates, terms, and due dates will not change.
- **Digital Banking:** Your Scott Credit Union [mobile app and online login](#) remain identical.
- **Other Accounts:** Your checking, savings, loans, and all other accounts are completely unaffected.

What's New & Improved

- **Contactless Technology:** Breeze through checkout lines securely by simply tapping your card anywhere you see the contactless symbol.
- **Enhanced ID Theft Protection:** Gain peace of mind with complimentary 24/7 access to Mastercard® Identity Theft resolution and global customer support services.
- **Exclusive Mastercard® Benefits:** Enjoy built-in premium perks, including automatic merchant rebates, transit statement credits, and digital growth tools for business accounts.
- **And More!** Reference your Guide to Benefits when your card arrives in the mail.

How to Use Contactless Tap-to-Pay



Your 3-Step Activation Checklist

Please follow these simple steps as soon as your new card arrives in the mail:

Step 1: Call or Login to Digital Banking to Activate

- **Debit & HSA Cards:** Login to Digital Banking or call **(833) 541-0780**. Have your SSN, ZIP code, and CVV ready to verify. To select your PIN, call **(833) 541-0780**.
- **Credit Cards:** Call **(800) 456-6870**. Have your primary phone number and primary cardholder SSN ready to verify. To select or change your PIN, call **(866) 297-3408**.

Step 2: Safely Dispose of Old Cards

- For your security and privacy, please safely cut up and dispose of your Visa card immediately after activating your new Mastercard.

Step 3: Notify Merchants

- **IMPORTANT:** Update your card number, expiration date, and 3-digit security code for any automatic, recurring payments (e.g., streaming services, utility bills, mobile wallets, or saved online shopping profiles).

When to Expect Your New Card

New cards will be mailed in rolling, structured waves throughout late summer and early fall:

- **Late August/September:** Consumer Debit, Business Debit, and Health Savings Account (HSA) Cards
- **October:** Credit Cards

Note: Your existing Visa® card will remain active until you activate your Mastercard or until all Visa cards are deactivated in late fall. We will notify you of the final Visa deactivation date well in advance.

Advanced Fraud Protection

Every time you tap, a unique cryptographic code is generated for that specific transaction. This advanced security allows Scott Credit Union to instantly detect and block duplicate or fraudulent charge attempts automatically. If you suspect there has been fraudulent activity with any of your SCU cards, please contact (866) 839-3485.

Questions?

Visit scu.org/wave or call our Member Contact Center at **(618) 345-1000**.