



IMPORTANT

Your existing credit card is being replaced

For continued credit card access
and better benefits, activate your new
Mastercard® when it arrives.

MCECU Member



Your new Platinum Rewards Mastercard will arrive within the next few weeks.

Dear Member:

You deserve great benefits with no added costs. That's why we will soon be sending you a new MCECU Platinum Mastercard®.

Your new Mastercard will replace your existing Platinum Visa®

When your new card arrives, you'll enjoy:

- **Continued convenience and security** — Your new card offers unsurpassed acceptance at over 52 million places worldwide, plus you're protected with Zero Liability for unauthorized purchases.¹
- **Great new benefits** — You'll also enjoy access to all of the other new benefits.
- **No added costs** — Your interest rates and other account terms will remain unchanged, and your card will have no annual fee just like before.

Simply continue to use your existing Visa card for now, then activate and start using your new Mastercard as soon as it arrives. Also remember to provide your new credit card number to any merchants who automatically bill your existing card.

Sincerely,

Allen Peterson

Allen Peterson
Chief Operating Officer

Enjoy added security and convenience with your new MCECU Platinum Mastercard®

Benefits at-a-glance	Your existing Visa® card	Your new Mastercard®
Worldwide acceptance at over 52 million places	✓	✓
No Annual Fee	✓	✓
Liability protection for unauthorized purchases ¹	✓	✓
Chip Technology	✓	✓
Mastercard Global Service™ ²		✓
Mastercard ID Theft Protection™		✓
Mastercard Airport Concierge™		✓
Priceless Cities Offers & Experiences		✓
Mastercard Golf		✓

Answers to questions you may have...

1. Why are you replacing my existing card?

Your new Mastercard will help us to serve you better by providing you with added benefits you can use every day.

2. Is there any cost to me?

No, your new card will have no annual fee, just like the card it replaces.

3. Will my rates or fees change in any way?

Your required minimum payment has been lowered to the greater of 2% or \$20! Interest rates and other credit card terms outlined in your Cardholder Agreement will remain unchanged.

4. When will my new card arrive?

You can expect to receive your new card within 2 weeks. When it arrives, simply:

- Call to activate and select a PIN
- Sign the back
- Destroy your old card

Also contact any merchants who automatically bill your existing card to provide your new card number.

5. Who can tell me more?

If you have other questions, inquire at any branch or give us a call at 1.877.825.3180. You may also call 1.866.820.3814 after hours.

6. If I have multiple cardholders, will each receive a new card?

Yes. All cards will be sent to you as the primary account holder. When you call to activate your card, the additional cards will also be ready to use.

¹ Certain restrictions apply. See www.mastercard.us/zero-liability for details.

What stays the same

- Worldwide acceptance at over 52 million places
- Chip Technology
- Liability protection for unauthorized purchases
- No change to interest rates
- No annual fee

What's improved

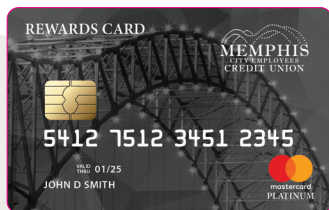
- **NEW** Mastercard ID Theft Protection™
- **NEW** Mastercard Global Service™
- **NEW** Mastercard Airport Concierge™
- **NEW** Mastercard Golf
- **NEW** Priceless Cities Offers & Experiences

Important: To prevent an interruption in credit card access, please call 1.800.631.3197 to activate your new card when you receive it.

YOUR QUESTIONS ANSWERED

- **Why are you replacing my existing credit card?**
We've partnered with Mastercard to improve your benefits at no cost to you.
- **What other new benefits will I gain?**
As soon as you activate your new card, you'll gain immediate access to Mastercard ID Theft Protection™, Mastercard Global Service™, Mastercard Airport Concierge™, Mastercard Golf and Priceless Cities Offers & Experiences which are described inside this brochure.¹
- **Will my rates or fees change in any way?**
Your required minimum payment has been lowered to the greater of 2% or \$20! Interest rates and other credit card terms outlined in your Cardholder Agreement will remain unchanged.
- **What do I need to do?**
 1. Activate and start using your new Mastercard today.
 2. Choose a new PIN while activating your card.
 3. Provide your new card number to any merchants that automatically bill your old card.

Your existing card is scheduled to be closed soon even if it still has a valid expiration date



1. Certain restrictions apply. For details, see the Guide to Benefits.
2. Certain restrictions apply. See www.mastercard.us/zero-liability for details.

Mastercard, Priceless and the Mastercard brand mark are registered trademarks and Mastercard Global Service and Mastercard Airport Concierge are trademarks of Mastercard International Incorporated, used pursuant to a license. All third party trademarks referenced herein are the property of their respective owners.

Welcome

to your new
MCECU Platinum
Mastercard®

Important:

Your existing Visa® card
is scheduled to be closed soon



Enjoy added benefits

Activate and start using your
new Mastercard today



Important:

For continued credit card access
plus even better cardholder
benefits follow these 4 steps

- 1 Call**
1.800.631.3197 to activate your new
Mastercard and select a new PIN
- 2 Sign**
the back of your new Mastercard
- 3 Cut Up**
and discard your existing Visa® card
- 4 Notify Merchants**
of your new card number if they
automatically bill your credit card

Security Reminder:
NEVER share your PIN with anyone.

MCECU will NEVER ask for your PIN.
If you receive an unsolicited call, text or email asking
for your PIN or other personal account information,
do not respond.

Your existing Platinum VISA® Card is scheduled to be closed soon, so don't delay...

Activate your new MCECU Platinum Mastercard® today
for immediate access to these enhanced benefits



NEW! Mastercard Global Service™

provides 24 hour a day, seven day a week
assistance with lost and stolen card reporting,
emergency card replacement, emergency cash
advance, as well as assistance with locating ATMs.¹



NEW! Mastercard Airport Concierge™

provides a Meet and Greet agent to assist
with flight connections plus, at select airports,
expedited security/immigration processing.



NEW! Mastercard Golf

provides discounted access to golf courses,
complimentary grounds passes for PGA
Tournaments, access to domestic and international
golf travel packages.



NEW! Mastercard ID Theft Protection™

provides you with access to a number of Identity
Theft resolution services, should you believe you are
a victim of Identity Theft.¹



NEW! Priceless Cities Offers & Experiences

offers unique access and special experiences so
you can enjoy more of the cities you love.



Zero Liability

means that in the event that your card is used to
make unauthorized purchases—whether made in a
store, by phone, or online—you won't be held liable.²



Chip Technology

improves the global usability and security of your
card as more merchants at home and abroad
switch to advanced chip card terminals.





Welcome to CU Rewards®!

Your Memphis City Employees credit union card is your passport to exhilarating travel opportunities, select merchandise, and more. And best of all – you choose how to reward yourself!

How Does CU Rewards® Work?

You earn one point per dollar for each qualified spend with your credit union card. You can redeem points for premium merchandise, travel and more! The more points you earn the greater your reward. Points expire after 60 months.

Redeem Your Points For Merchandise

There are several options you can use to access CU Rewards:

1. Log on to **www.my-CURewards.com/MemphisCityEmployees** via desktop, smart phone or tablet.
2. Place your order online — secure, quick, and easy.

For Travel Redemptions

1. Log on to **www.my-CURewards.com/MemphisCityEmployees** via desktop, smart phone or tablet.
2. Redeem online, or speak with a live agent by calling toll-free: **866.597.1575. Hours of operation 8:00 a.m. to Midnight EST.**

CU Rewards® Program Rules

This Program is void where prohibited or restricted by law.

This Program is available to cardholders, Participant, whose Financial Institution has contracted with PSCU, Inc. (PSCU) for this Program for the Participant. All Program Rules determinations by PSCU are final. The Participant's use of their card(s) will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate Rewards or claim awards can be terminated with or without prior notice. The redemption value of Rewards already accumulated may be changed at any time without notice and without restriction or penalty.

Participant agrees to hold the Financial Institution, PSCU, and any vendors associated with the Program, as well as any card association that is associated to the Program, totally harmless if the Program fails to meet its contractual and other obligations with PSCU which results in the Program being interrupted or terminated prior to giving the Participant the opportunity to redeem the Rewards. Also, the Participant agrees to hold PSCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after Rewards are redeemed for an award from the vendor but before the Participant was able to receive the award.

Eligibility

1. Eligibility is restricted to Participants with an active and open Account with a Financial Institution participating in the Program, which may include charging or usage privileges.
2. Eligibility is restricted to Participants that have an Account statement mailing address within the 50 United States, the District of Columbia, United States territories, or United States military address (such as APO).
3. This Program is available to all Accounts designated by the Financial Institution.

Program Administration

1. The Financial Institution reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding Rewards. The Financial Institution has the right to change the Program without advance notice to the Participant.
2. The Program and the Financial Institution each have the right to monitor all Rewards Account activity. The Program and the Financial Institution each reserves

the right to cancel any Program membership in the event of fraud, abuse of Program privileges, or violation of the Program rules; including any attempt to sell, exchange, or transfer Rewards, or any instrument exchangeable for Rewards. If the Participant has conducted any fraudulent activity, Program reserves the right to take any necessary legal action and may have grounds to confiscate any Rewards redeemed as a result of such activity. In addition, the Participant may be liable for monetary losses to Program, including litigation costs and damages and Participant will not be allowed to participate in the Program in the future.

3. We may, at any time and without prior notice, (i) change, limit or terminate any aspect of the Program, or (ii) update, amend or terminate these Rules in whole or in part. Changes may affect outstanding transactions and Rewards.

Rewards Accrual

1. The Participant will earn Rewards for every qualifying net purchase (purchases less returns) as designated by the Financial Institution. This may include using Participant's eligible payment card or by participating in certain other Account activity with the Financial Institution. The Financial Institution determines the Rewards earning rate for all transactions and when Rewards begin to accrue. No retroactive Rewards will accrue.
2. Participant's Rewards expire after 60 months.

Other Terms and Conditions

There are additional Program Terms and Conditions associated with the redemption of merchandise, travel, event tickets, activities and gift cards. Visit the Program Site to view the details of those redemption options and their associated Terms and Conditions. Any disclaimer of liability set forth in those additional Program Terms and Conditions shall also apply to the Program described in these Rules.

Transactions from lost, canceled, stolen or temporary credit or debit cards; or fraudulent purchases will not earn Rewards.

For further details about the Program that may be specific to the Financial Institution, please refer to the FAQs located on the Rewards website.

These Rules, combined with the Rewards Terms and Conditions (available at the Rewards Site), and any rules published by the sponsoring Financial Institution, constitute the full set of Program Rules.



SEE WHERE YOUR
REWARDS
CAN TAKE YOU!

1. Merchandise:

You can select from hundreds of millions of items, just like shopping online with local or national merchants right from your loyalty website. Once you log in to the Rewards website you will see a wide array of options based on merchandise categories i.e. electronics, housewares, etc. You select the item you would like to redeem using points, and follow the experience to the shopping cart to settle for the item. In some cases, you will see the nearest location to pick up, or can elect to have the item shipped to an address. You can filter by items On Sale, Free Shipping, or In Store Pickup. The choice is up to you!

2. Travel:

Travel options available in the program:

- Air
- Hotel
- Cruise
- Rental Car
- Experiences

You select what you would like to redeem and use all points for the redemption, use a combination of points and cash or you can also pay in full with your card. You can redeem for all travel options on the Rewards website or via phone with a travel specialist.

3. Gift Cards:

Thousands of gift cards included in your Rewards catalog ranging in the denominations of \$25 -\$500

You can view your transaction history on the Rewards website and track how your points are earned based on each transaction. A summary of spend by category is provided for each calendar year so that you can view your total usage and earnings.



**Go on, reward yourself –
you’ve earned it!**

Redeeming your points is easy!
Just visit www.my-CURewards.com/MemphisCityEmployees to view all of your reward options and/or redeem your points.



**LET YOUR POINTS HELP YOU
ESCAPE THE EVERY DAY...**

Whether it's a trip of a lifetime or a quick weekend getaway, explore www.my-CURewards.com/MemphisCityEmployees today and start planning your next adventure!

What stays the same

- Worldwide acceptance at over 52 million places
- Chip Technology
- Liability protection for unauthorized purchases²
- No annual fee

What's improved

- NEW Mastercard ID Theft Protection™
- NEW Mastercard Global Service™
- NEW Mastercard Airport Concierge™
- NEW Mastercard Golf
- NEW Priceless Cities Offers & Experiences
- NEW Rewards

2. Certain Restrictions apply. See www.mastercard.us/zero-liability for details.

MCECU Mastercard Conversion Overview

Card Benefit Descriptions...

Zero Liability means cardmember(s) won't be held liable if their card is used for purchases without your permission. Some conditions and exceptions apply. For full details, visit www.mastercard.us/zero-liability.

Chip Technology improves the global usability and security of their cards as more merchants at home and abroad switch to advanced chip card terminals.

Mastercard ID Theft Protection™ provides you with access to a number of Identity Theft resolutions services, should you believe you are a victim of Identity theft.

Mastercard Global Service™ provides 24 hour a day, seven day a week assistance with lost and stolen card reporting, emergency card replacement, emergency cash advance, as well as assistance with locating ATMs.

Mastercard Airport Concierge™ provides a Meet and Greet agent to assist with flight connections plus, at selected airports, expedited security/immigration processing.

Mastercard Golf provides discounted access to golf courses, complimentary grounds passes for PGA Tournaments, access to domestic and international golf travel packages.

Priceless Cities Offers & Experiences offers unique access and special experiences so you can enjoy more of the cities you love.