

What stays the same

- Worldwide acceptance at millions of places
- Chip Technology
- Liability protection for unauthorized purchases²
- No change to interest rates
- No annual fee

What's improved

- **NEW** Contactless Technology
- **NEW** Mastercard ID Theft Protection™
- **NEW** Mastercard Global Service™
- **NEW** Mastercard Airport Concierge™
- **NEW** McAfee
- **NEW** Mastercard Golf
- **NEW** Mastercard Travel & Lifestyle Services
- **NEW** DoorDash
- **NEW** ShopRunner
- **NEW** Lyft
- **NEW** Priceless Cities & Offers®



IMPORTANT: To prevent an interruption in credit card access, please call ☎ **1-800-527-7728** to activate your new card now.

YOUR QUESTIONS ANSWERED

- **Why are you replacing my existing credit card?**
We've partnered with Mastercard® to improve your benefits and add contactless technology to your card at no cost to you.
- **What other new benefits will I gain?**
You'll gain access to Mastercard ID Theft Protection™, Mastercard Global Service™, Mastercard Airport Concierge™, McAfee, Mastercard Golf, Mastercard Travel & Lifestyle Services, DoorDash, ShopRunner, Lyft, and Priceless Cities & Offers® which are described inside this brochure.¹
- **What do I need to do?**
 1. Activate and start using your new World Mastercard today.
 2. Provide your new card number to any merchants that automatically bill your existing card.
 3. Continue to use your existing PIN with your new card for purchases and ATM access.

Your existing Visa® 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.

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Welcome

to your new
World
Mastercard®

Important:

Your existing Visa® card is scheduled to be closed soon.



Enjoy added benefits

Activate and start using your new World Mastercard today!



Important:

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

- 1 Call**
1-800-527-7728 to activate your new World Mastercard®
- 2 Sign**
the back of your new World 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.

Michigan Educational Credit Union 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.

PINs currently in place will not change and no PIN mailers will be sent out as a part of the Account Transfer.

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

Activate your new World Mastercard® today for access to these enhanced benefits:



NEW! Contactless Technology

allows Mastercard cardholders to breeze through checkout at millions of places. Look for the contactless symbol anywhere you shop.



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! McAfee

30-day free trial and 1-year subscription to McAfee Total Protection for 5 devices at \$29.50 for the first year. 1-year complimentary subscription to Tech Mate is also included.



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! Mastercard Travel & Lifestyle Services

wherever your destination, your World Mastercard provides top savings and benefits in air, hotel, car rental, cruise, and more. Enjoy enhanced value and peace of mind with our Lowest Hotel Rate Guarantee and Hotel Stay Guarantee when you book a qualifying hotel stay through Mastercard Travel & Lifestyle Services.



NEW! Priceless Cities Offers & Experiences

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



NEW! Mastercard Golf

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



NEW! DoorDash

provides two opportunities to save with DoorDash. Existing DashPass members will automatically get a \$5 discount on their first 2 DashPass orders each month. In addition, cardholders who are new to DashPass will get a free 3-month DashPass membership.



NEW! ShopRunner

World Mastercard cardholders can enroll for a complimentary membership, providing free 2-day shipping and free return shipping at over 140 online stores.



NEW! Lyft

provides \$5 in Lyft credit for every three rides taken in a calendar month with World or World Elite Mastercard, capped at once per month.



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.

Questions? See the back cover or visit www.michedcu.org