



## Mastercard® Credit Card Conversion FAQ

- **Will my credit card limit stay the same?** Yes.
- **How long will my current Visa Credit Card work after the conversion?** CapEd Visa Credit Cards will no longer work as of 5/19/24.
- **Do I need to update my card information with merchants for recurring payments?** Yes, you will need to update any merchants or apps that automatically pull or store payments from your credit card to your new CapEd Mastercard information.
- **Will my new card be contactless?** Yes, all credit cards will have the contactless payment feature.
- **Does Costco® accept Mastercard Credit Cards?** Mastercard Credit Cards are accepted on Costco.com but not inside Costco Warehouses or at Costco Gas Stations.
- **Will my credit card rewards transfer to the new Mastercard?** Yes, Scorecard Reward points will transfer from the Visa credit card to the new Mastercard credit card associated with each account. It will take about 7- 10 business days for points to appear after the credit card conversion.
- **Will Credit Card redemption features change?** Yes, some features have changed. Points can no longer be redeemed to erase a specific transaction or post as a statement credit. You can request an ACH Deposit to your CapEd checking account for redemption or purchase a gift card.
- **How do I redeem my Credit Card points?** A separate menu option will be available within eBanking for redeeming your Scorecard points.
- **How do I access my Credit Card account information?** You will review your credit card information from the credit card link within CapEd eBanking, the same as you do today. The pages will have a new look and design.
- **Will I need to re-enroll for Credit Card eStatements?** Yes, each member will need to re-enroll in eStatements for credit cards and accept the credit card disclosures.
- **How do I access my Visa Statements from previous years?** For the time being, members need to contact CapEd to request previous Visa Statements.
- **How was this switch to Mastercard communicated?** We sent letters and emails to all current CapEd credit card holders. Information about the switch has also been sent via bank statements, our website, eBanking, and our phone system when members call our contact center.
- **What happens to the credit/dispute/refund I was waiting for that was going to the old card?** Disputes will continue to be processed. Please reach out to CapEd staff for more information.