

September 12, 2017

<First, Last>  
<Address>  
<Town, State, Zip code>

## IMPORTANT INFORMATION REGARDING CREDIT CARDS

Dear (First, Last):

Northwell Health Federal Credit Union (“NHFCU”) is now Bethpage Federal Credit Union (“Bethpage”). This letter contains important information regarding your credit card conversion. You will receive a separate communication with more information regarding your other member accounts.

Effective October 11, 2017, the system conversion of member credit card accounts from NHFCU VISA® credit card to Bethpage Platinum MasterCard® will take place. Please read the following information regarding your new Bethpage Platinum MasterCard® carefully, along with the enclosed Notice of important changes to your new terms.

### New Bethpage Platinum MasterCard® Before the Conversion

- You should receive your new Bethpage Platinum MasterCard® with a new MasterCard® Consumer Credit Card Cardholder Agreement (“Agreement”) around October 1, 2017 via mail.
- The new Agreement contains the terms and conditions governing your account; **provided, however, that those terms described on the enclosed Notice of important changes to your account terms will not take effect until November 2, 2017.**
- Your new card may be used **on or after October 11, 2017.** Your existing VISA® credit card will be **deactivated as of October 11, 2017.**
- You may call and activate your new card at any time, however you should continue to use your existing VISA® card for transactions until the Bethpage Platinum MasterCard® **effective date of October 11, 2017**
- **PIN mailers will be sent separately and also arrive around October 1, 2017. PIN numbers can be customized by calling the number on the mailer after October 11, 2017.**
- Bethpage Platinum MasterCard® uses Chip and PIN enabled technology which requires a PIN for most purchase transactions.
- All transactions and balances will be converted over to your new Bethpage Platinum MasterCard® as of October 11, 2017.
- If you have any recurring payments set up with your existing VISA® credit card, please contact each vendor and provide the new account number information.

### **After the Conversion**

- *You will have access to your Bethpage Platinum MasterCard® account information by logging onto [lovebethpage.com](http://lovebethpage.com) as of October 11, 2017.*
- *All previously earned Reward points will be brought over to your new Bethpage Platinum MasterCard®. You will now also be able to access the Bethpage Rewards Redemption site through the online banking credit card page. Reward Redemption will require a separate enrollment.*
- *You will begin receiving your new Bethpage Platinum MasterCard® statements effective November 3, 2017 with a payment due date of November 28, 2017.*
- *Please refer to the enclosed Notice of important changes to your account terms for information regarding other changes to your credit card account that will take effect on November 2, 2017.*
- *For additional credit card related inquiries, please contact us at (516) 301-3040 until October 11<sup>th</sup>, 2017. After that date you can contact Customer Service at 1-866-820-3847.*

For additional credit card related inquiries, please call Card Services at 1-866-820-3847. We have created a web page to answer important questions and provide regular updates. Simply visit us at: **[lovebethpage.com/Northwell](http://lovebethpage.com/Northwell)**.

We look forward to serving you.

Sincerely,



John Witterschein  
Vice President, Consumer Credit