

Your updated card comes with a wide range of benefits

- Zero liability for confirmed fraud on your account¹
- Access to cash at ATMs and financial institutions worldwide
- Convenient bill payment options
- 24-hour Cardmember Service by phone
- 24/7 Online Credit Card Account Access



Answers to questions about your new card



What you need to know about this exciting new change to your account.

¹ Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmember must notify Cardmember Service promptly of any unauthorized use. Certain conditions and limitations may apply.

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Q: Why am I getting a new card?

A: As part of our commitment to providing you with the finest value and most competitive credit card products, we are updating our card program and issuing new cards.

Q: Will my account number change?

A: Card security is a top priority for us. To help protect your account from fraud, you will receive a new account number and expiration date.

Q: What will happen to my account balance?

A: All balances will transfer automatically to your new card account.

Q: Will I get a new credit limit?

A: You will continue to enjoy the same credit limit on your new card.

Q: Will my rates change?

A: Your rates will continue to be competitive. Please refer to the Important Changes to Your Account Terms, included with this mailing, for questions about your rates and other pricing information.

Q: Will my payment due date change?

A: Your due date may change slightly. If you wish to select a new payment due date, you may contact Cardmember Service after you receive your first statement.

Q: Will I need to update my Personal Identification Number (PIN)?

A: Yes. When your new card arrives, you will receive information on how to quickly set up your new PIN.

If you have a business card with cash advance privileges: A new PIN will be established and mailed to you directly.

Q: Do I need to do anything to get my new card?

A: There is nothing you need to do. Your new card will be sent to you automatically. When you receive it, be sure to activate it immediately and destroy your old card.

Q: Are mobile purchasing options available?

A: Yes. With select Apple® and Samsung devices, as well as new Android® phones, you can make purchases without swiping your credit card.

Your new card should arrive soon

- Call the toll-free number on the card to activate it
- If you have a business card, simply sign your new card and begin using it right away
- Remember to destroy your old card
- Sign the back and it's ready to use

If you use your card to automatically pay bills, be sure to update your new card information with the companies that bill you.