

Belvoir Federal Credit Union – ATIRAccredit FAQ

1. Why is Belvoir Federal Credit Union selling its credit card portfolio?

Belvoir Federal routinely re-evaluates its product line in order to bring you the best products. ATIRAccredit assumed ownership of Belvoir Federal's credit card program on August 31, 2009. The reason for the change is simple – to stay competitive in the credit card industry, we must have a card that offers additional features and flexibility.

2. Who is ATIRAccredit?

ATIRAccredit is a Credit Union-owned organization that offers credit cards to partner credit unions. They offer a Platinum Rewards MasterCard to replace your current Belvoir Federal VISA® credit card.

3. What are the benefits of the Belvoir Federal ATIRAccredit Platinum MasterCard?

Your platinum card gives you the prestige of having a top-tier card with a generous rewards program. It also combines great benefits at no additional cost such as Zero Liability fraud protection and a \$250,000 travel insurance policy that is automatically added when you use your ATIRAccredit Platinum MasterCard. Finally, AT NO COST TO YOU, we are pleased to offer the following additional benefits:

- ▶ Extended Warranty Coverage – Doubles the original warranty time period and duplicates the coverage of the original manufacturer's warranty up to a maximum of 12 months on most items purchased with your Belvoir Federal ATIRAccredit MasterCard.
- ▶ Price Protection Coverage – If you find a lower price for something you purchased with your Belvoir Federal ATIRAccredit MasterCard within 60 days of purchase, you may be eligible for the reimbursement of the price difference.
- ▶ Purchase Assurance Coverage – If something you purchased with your Belvoir Federal ATIRAccredit MasterCard is damaged or stolen within 90 days of purchase, you may be eligible for coverage of the actual cost of the item.

4. Will the new ATIRAccredit MasterCard be as widely accepted as the VISA?

Both MasterCard and Visa are widely recognized – with MasterCard accepted at over 26 million locations world-wide. Each merchant determines what forms of payments they will accept so in some limited cases, either Visa or MasterCard may not be accepted.

5. Do I get points with this new card? How does that work?

Your new Belvoir Federal ATIRAccredit card will earn points for every purchase. Any points you have accumulated on your current Belvoir VISA at the time of

conversion will be transferred to your new card. You will continue to earn one point for every dollar you spend.

6. Will I be able to redeem points?

You can redeem your ScoreCard points online at www.scorecardrewards.com until March 1, 2010. After that time, you will be able to redeem points for travel, merchandise OR cash at www.atiracredit.com/rewards.cfm. With over six million options available, the sky's the limit with our new rewards program.

7. Will Belvoir Federal still be able to service my credit card account?

Your relationship with us at Belvoir Federal is enhanced by this partnership. You will still be able to make inquiries about your card, and you can continue to make payments at your local branch. Your current card – with its features and benefits – will continue to work as usual.

8. What is the transition timeline?

- ▶ September 2009 – letter announcing the partnership sent to all current cardmembers.
- ▶ January 2010 - letter mailed with the new terms and conditions and cardmember agreement.
- ▶ Mid-March 2010 – your new card arrives, look for it in a white, unmarked envelope for your security
- ▶ **March 26, 2010 - old Belvoir Federal VISA cards become inactive**

9. Will my account number change?

Yes, since your card is changing to MasterCard, you will receive a new account number and expiration date. Closer to the transition, we'll remind you to update any recurring payments that happen automatically with your current Belvoir Federal card to your new account number.

10. Will my interest rates change?

Your new Belvoir Federal ATIRAc credit card pricing will be based on your individual risk score, therefore interest rates will be unique to the individual and could increase or decrease. In January 2010, you will receive a Welcome Letter disclosing your new interest rates, along with a new cardmember agreement.

11. Can I continue to use my Belvoir Federal VISA credit card?

Your current account will continue to work as usual until March 2010. You will receive your new Belvoir Federal ATIRAc credit card (see timeline above) before that date so you will not have any usage interruptions.

12. What will happen to my old Belvoir Federal VISA credit card?

Your old Belvoir Federal VISA will be closed and your balance will be moved to your new Belvoir Federal ATIRAc credit card at conversion in March 2010.

13. Will my credit bureau report reflect this change?

Your new card will be added to your report. The new card may be listed as TMG Financial Services, ATIRAcredit.

14. Will my joint account holder or authorized users also receive a new card?

Yes, all card holders under your current card will receive the new Belvoir Federal ATIRAcredit card and maintain the same relationship they had under the old card.

15. How can I make a payment on the new card?

As a cardmember, you'll continue to have a number of convenient ways to make your payment, just as you do today, including:

- ▶ Online through Belvoir Online Banking (BOB)
- ▶ At your local Belvoir Federal Credit Union branch
- ▶ Over the phone
- ▶ By mail