



February 12th, 2016

IMPORTANT INFORMATION

**Regarding your Beacon Credit Union
Visa® Credit Card ending in: XXXX**

**You'll soon receive a new Beacon Visa Credit Card that replaces your current
Beacon VISA Credit Card.**

Dear Member,

Beacon Credit Union is constantly looking for new ways to improve our services to members and by March 18th, 2016, you will be receiving a new VISA credit card with improved features and greater levels of security.

Improved plastics, greater card service support and a new EMV security chip are just a few of the new features you will receive with the re-issue of your Beacon VISA credit card.

Your new Beacon Visa credit card should arrive in the mail in the next 7-10 business days. As soon as you receive it, activate it immediately, but do not destroy your current card until after March 18, 2016. Your current card will be deactivated on March 18, 2016, HOWEVER, YOUR NEW CARD WILL NOT WORK UNTIL AFTER THIS DATE.

Beacon Credit Union hopes to make this transition of your new chip card, new card number and expiration date as smooth as possible. In order to do this, please make sure that you:

1. Change the payment address for your card to: **PO Box 4319, Lynchburg, VA 24502**. The previous address (P.O. Box 7078, Cross Lanes, WV) has been de-activated and is no longer valid.
2. Note the new contact information for lost or stolen cards and reporting fraud (also at www.mybcu.org).
3. Setup up your new credit card statement for our convenient, paperless e-statements.
4. Update your card number / expiration date with any other vendors, (utilities, Amazon, PayPal, etc.)
5. Please use Beacon Online Banking for inquiries. Cardview Online will not be available after March 18th, 2016.

Also, review your monthly statements and monitor your account online at www.mybcu.org.

Beacon Credit Union appreciates your membership. If you have any questions or concerns, please call us at 1-800-868-6655 or visit our website at www.mybcu.org.

Sincerely,

A handwritten signature in black ink that reads 'Greg W. McConville'.

Greg McConville

CEO

Beacon Credit Union

You can help protect yourself from fraud.

Beacon Credit Union and Visa® work closely to catch any fraudulent behavior and protect your account. There are also some simple things you can do. And remember, your Visa credit card is backed by Visa's Zero Liability policy, so even if your card or its number is ever lost or stolen, you won't be responsible for unauthorized charges.

Follow these steps to spot suspicious activity and protect your account:

1. Double-check your monthly account statements for any unauthorized purchases. You can also monitor your account activity online at any time at www.mybcu.org.
2. Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report.

Equifax®

800-525-6285

www.equifax.com

Experian®

888-397-3742

www.experian.com

TransUnion®

800-680-7289

www.transunion.com

3. If you spot any unauthorized charges, please contact us immediately at 1-800-868-6655.
4. You should also contact the three credit reporting agencies listed above to report any fraudulent activity.