



May 29, 2020

Dear Great Lakes Nation:

Effective November 9, 2020, Great Lakes Federal Credit Union will be consolidating our plastic card vendors and switching our Visa card processor to FISERV; the same vendor that we use to process our debit cards. Since we have been using both vendors, we have found that FISERV has spent significantly more resources helping the membership detect and limit the amount of fraudulent transactions. In today's economy, where our members have utilized on-line purchasing channels more frequently, the enhanced fraud detection services offered to our membership has been an excellent investment.

What does this mean for you?

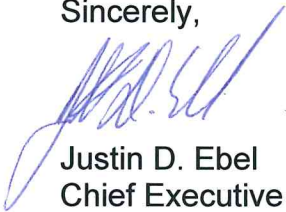
- 1. You will receive a new Visa credit card with a new card number. The new Visa cards will begin mailing on October 9th, 2020, and usually take 7-10 business days to be delivered. Please keep in mind that the envelopes the cards come in do not say the credit union name for security purposes, so please check all mail until you receive your new card. The new card will have a picture of a sunset over water as the background instead of the silver cards currently in use. You will NOT be able to activate or use these new cards until November 9th, 2020, so please continue to use your old cards until that date. On or after that date you may call the activation number on the sticker of the new card to activate it and set up your new PIN number, we will no longer be sending PINs via mail, it will now be automated so you can customize your own PIN.**
2. Any recurring transactions you currently have set up will need to be updated to the new card information after November 9th, 2020.
3. Although your card number will change, your membership number and suffix (830 or 831) will remain the same.
4. Any outstanding balances as of November 8, 2020 will be transferred to the new card and your card limit will remain the same.
5. Your Visa account will be monitored for fraud with the same Card Care Center that is currently monitoring the debit card program 24 hours per day, 7 days per week.

Why are we doing this? With the amount of fraud increasing over the last few years, some vendors have heightened their fraud detection capabilities, more so than others. We have seen excellent success in our debit card program after FISERV approached us with some solutions for our members, to detect and reduce fraudulent transactions. This improvement cannot be ignored and when we had the opportunity to have those same services apply to our Visa program as well, it was an easy decision.

Along with this change, we will also be making a change to our rewards program. Unfortunately, Scorecard Rewards doesn't partner with FISERV, therefore we will be required to switch our rewards program to uChoose Rewards. More information regarding the new rewards program is enclosed. Any unused points within the existing program as of June 30, 2020 will be transferred to the new uChoose Rewards program as part of the transition to FISERV. Please also be aware that between June 30th and November 9th you will not accrue new points nor will your old points be redeemable; however, once the new program goes live on November 9th and you register for the program on the website provided on the uChoose flyer, you can begin redeeming any unused points you previously had as of June 30th, 2020.

Should you have any questions about this transition, do not hesitate to call Sue Fritz 989-893-2831 Ext. 234. We look forward to adding the Visa card program to FISERV, our existing debit card partner, and adding the fraud detection service as a benefit for our members.

Sincerely,



Justin D. Ebel
Chief Executive Officer