

ENVISTABLACK

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new ENVISTABLACK credit card?

We're upgrading our credit card program to give you new features, stronger security, and a better overall experience. As part of this upgrade, all members will receive a new ENVISTABLACK credit card with a new number.

What new features can I expect?

Your new ENVISTABLACK credit card will include:

- Tap-to-pay contactless technology for fast, secure checkouts.
- Card controls in Online Banking and the Mobile App so you can set alerts, manage spending, and lock/unlock your card.
- Easy rewards that you can track and redeem right inside Online Banking and the Mobile App.

Will my card number change?

Yes. Because we are upgrading to a new system, all card numbers will change.

Can I keep using my current card?

Your current ENVISTABLACK card will work through June 29, 2025. After that date, it will no longer be active. Be sure to update any automatic payments with your new card number once you activate it.

Will my current charges still process?

Yes. Any charges made on your current card will process normally until June 29, 2025.

What about bills or subscriptions linked to my current card?

After activating your new ENVISTABLACK card, please update any automatic payments or recurring subscriptions with your new card number.

When will I receive my new card?

You should receive your new card by mid-June. Store it in a safe place until you can activate it starting **June 29**.

Will I receive a PIN in the mail?

No. You can easily set your PIN when you activate your new card.

What if I haven't received my new card?

If you have not yet received your new card by June 23, please contact us for assistance:

- Chat: Online Banking or the Mobile App
- Email: member.service@envistacu.com
- Phone: 785-228-0149

Can I activate my new card early?

No. Activation begins **June 29, 2025**, once the upgrade is complete.

What's changing with my rewards?

We're excited to make the redemption process simpler with rewards conveniently available in Online Banking and the Mobile App. No additional apps, usernames or passwords required. Redeem for merchandise, travel, statement credit and now cash back. While it will function similarly to Scorecard, it will provide more convenient accessibility and updated reward offerings.

What happens to my current Scorecard reward points?

All reward points will be automatically transferred to the new rewards program. Through the transition, we will manually track points from June 1 through June 28 and gift cardholders with double points in the new rewards platform. Please note, it could take up to 45 days for point balances to become available in the new platform.

How will I view and redeem rewards points?

As a new, added benefit, you will be able to conveniently view, access and redeem your rewards points in Online Banking and the Mobile App.

Will my interest rate or fees change?

No changes will be made to your current interest rates or fee structure at this time.

Will card controls be available?

Yes! Card controls will be available in Online Banking and the Mobile App as soon as you activate your new card.

Will my new card have tap-to-pay?

Yes! Your new card includes tap-to-pay for secure and speedy transactions.

Will my credit card billing cycle or due date change?

Yes. Starting in July, your billing cycle will end on the 28th of each month, and your payment due date will move to the 27th (previously the 28th). Making your payment before the billing cycle closes ensures it's applied to your current statement balance and helps avoid any potential interest charges or late fees.

What will happen with my statements?

All ENVISTABLACK cardholders will receive a paper statement for one month—specifically, their June statement, which will be delivered in July. If you were previously enrolled in eStatements, you will be automatically re-enrolled in eStatements going forward. No action is needed to opt back in.

What if I lose my new ENVISTABLACK card before June 29?

We can replace your card for you. Please reach out to us for options.

Will there be any special offers with the new ENVISTABLACK Credit Card?

Yes! You'll earn **triple points** on every purchase (up to \$5,000) through July 31, 2025.*

What if I need help with my card on or after the activation date?

Please remember we are here to help. Our virtual branch will offer extended hours to help answer your questions and guide you through the process. Chat with us in Online Banking or the Mobile App, email us at member.service@envistacu.com or call us at 785-228-0149.

What if I pay my credit card using Pay My Loan, an electronic ACH or bill pay?

Because your credit card loan number will change with the conversion, you'll need to update your payment method. This applies to any payment set up through:

- Pay My Loan
- An electronic ACH transfer
- An external bill pay service from another financial institution

Be sure to update your card number when you receive your paper statement to avoid any disruptions in payment.

*Triple rewards points applicable up to \$5,000 in combined purchases. Offer only valid on newly issued ENVISTABLACK card. Offer valid after activation starting June 29, 2025 through July 31, 2025. Offer valid on purchase transactions only. Cash Advance and Balance Transfers are excluded. Points may be removed if items are returned for card credit. Limited-time offer. Insured by NCUA.

Important: June Payment Deadline

Because of the upgrade, your ENVISTABLACK account will not be visible in online banking or the app after 6 PM CT on Thursday, June 26 through June 30.

- Payments can be made in advance online prior to 6 PM CT on Thursday, June 26.
- You can make a payment in person at any Envista branch on Friday, June 27 or Saturday, June 28.
- Automatic payments or transfers scheduled June 27-30 will process as normal.
- All payments made after 6 PM CT on June 26-30 will be posted by end of business on July 1 with the respective effective date.

A Note About Future Payments

As a reminder, your card number is changing, so be sure to update any automatic payments or transfers to ensure they continue without interruption starting in July.

Also, your monthly due date is moving from the 28th to the 27th starting in July. Be sure to adjust any recurring payments accordingly.