

MasterCard® Frequently Asked Questions

Platinum Class Credit Cards

Account Maintenance

Can I view my MasterCard transactions online?

Yes. Login to your RBFCU account and go to the MasterCard menu. Click on the last four digits of your MasterCard account number and you will be directed to the EZ Card site. You will be able to view your most recent transactions, as well as up to 18 months of previous statements. The statement date selected cannot exceed 18 months.

How do I activate my card?

For security purposes, you will be required to call the automated voice response system at 1-866-839-3492 from your telephone number on file.

How can I request a Personal Identification Number (PIN)?

Please call us at 1-800-580-3300 ext. 74571 and speak with a Payment Services representative. Your PIN will arrive in the mail in approximately 7 to 10 days. For security reasons, we do not have access to your PIN.

How can I change my PIN?

You may change your PIN by visiting any RBFCU ATM, with the exception of ATMs located at Murphy gas stations. You will be asked to type in your current PIN number.

Important: You must know your current credit card PIN to be able to change it at the ATM. Please contact RBFCU at 1-800-580-3300 if you did not receive your PIN.

How can I receive MasterCard statements online?

To receive your MasterCard statements online, go to the MasterCard tab and click on the last four digits of the MasterCard account number that you want to view. You will then be directed to the eZCard site. Once in Activity Overview, select the "Statements" option at the top of the activity homepage. From the drop-down menu select "Statement Delivery Options." You will be directed to a page that will ask if you want electronic statements or if you would prefer to receive your statements by mail. You will need to verify your ability to receive and view PDF files.

Please ensure the email address listed is current before selecting the button at the bottom that says "I Agree." Once this is completed, you will receive an email to confirm your statement preferences.

How do I set up an automatic payment?

Automatic payments to your RBFCU MasterCard can be set up through your account via NetBranch Online by clicking on the MasterCard tab and then selecting the last four digits of your card number on the MasterCard summary page. After you select your card, you'll be transferred to the eZCard site. Please refer to your monthly MasterCard statement messages for payment details.

When is my payment posted?

All payments will be credited to your account promptly, in most cases within 24 hours of receipt, if payment is made before 4 p.m. Central Time.

Is there a limit on cash advances made through ATMs?

Yes, the daily cash advance ATM transaction limit is \$500.

How do I submit a balance transfer?

You will need to log in to your RBFCU account and go to the MasterCard Menu. Under the MasterCard Menu, you will find the balance transfer option. You will need your credit card number, payment address and exact payment amount. You may also call 1-800-580-3300 ext. 74571 to process a balance transfer.

How do I obtain a Notice to Co-Signer Form?

See: [Notice to Co-signer](#)

How do I obtain an Addendum for a Savings Secured MasterCard Form?

See: [Savings Secured MasterCard Form](#)

Cash Rewards**How is Cash Back calculated?**

Cash Back is calculated each year over a 12-month period. Cash advances do not qualify for cash back.

Cash Back is calculated on annual purchases in the following tiers:

Platinum CashBack Rewards		CashBack Bonus		
More Than	Up To	Purchases up to 1%	Restaurants up to 2%	Gas up to 3%
\$0.00	\$999.99	0%	1%	2%
\$1,000.00	\$1,999.99	0.25%	1.25%	2.25%
\$2,000.00	\$2,999.99	0.50%	1.50%	2.50%
\$3,000.00	and up	1%	2%	3%

When will I receive my cash back?

Your accrued cash may be cashed out at any time as an ACH transfer to your savings or checking account through scorecardrewards.com (minimum of \$5.00 and maximum amount of \$500.00). Any unredeemed cash will be automatically paid after the end of the cash back year (September 30) – paid in conjunction with the Gold CashBack Rewards.

Fees and Charges

How is my rate determined?

Your actual Annual Percentage Rate (APR) will be determined based on your creditworthiness and other factors and will be provided to you in writing if your application is approved. The APR is based on the U.S. Prime Rate ("Prime Rate"), and the APR will equal the Prime Rate plus an additional amount. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. The APR is subject to change quarterly. We use the Prime Rate as published in The Wall Street Journal seven days prior to the end of the quarter. If the Prime Rate causes an APR to change, we put the new APR into effect as of the first day of the next billing period after the start of the January, April, July or October billing cycle for which we calculate the APR. We apply the new APR to any existing balances, subject to any promotional rate that may apply. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate.

To determine whether you qualify for a lower rate, you may submit an application on an annual basis. Contact our Consumer Lending Department at 1-800-580-3300 for more details.

What is the minimum payment, and how is it determined?

The minimum payment is equal to 2% of the new balance or \$25, whichever is greater.

What is the default rate?

We do not charge a default rate. However, you will be charged up to a \$20 late fee if your payment is past due.

How are interest charges calculated?

We calculate the interest charge on your account by applying the periodic rate to the "average daily balance" of your account (**including current transactions**). To get the "average daily balance," we take the beginning balance of your account each day and add any new purchases, cash advances and fees. Then, we subtract any payments or credits and exclude any unpaid interest charges. This total is the daily balance. All the daily balances for the billing cycle are then added together and the total is divided by the number of days in the billing cycle. This gives us the "average daily balance."

What is the late fee?

If you do not pay your minimum payment within fifteen (15) days following your payment due date, you will be charged a late fee of up to \$20.

Is there a cash advance fee?

Yes, a cash advance fee of up to 2% (\$200 max) will apply to any cash advance. However, please note that interest charges begin to accrue for cash advances, including convenience checks, on the date of the cash advance, or the first date of the billing cycle in which the cash advance is posted, whichever is later. There is no grace period on cash advances.

Do I earn cash back on cash advances?

No, cash advances do not qualify for cash back.

What amount am I liable for if I lose my card?

You may be liable for the unauthorized use of your card. If you notice the loss or theft of your card or a possible unauthorized use of your card, you should call our designee immediately at:

(866) 839-3485

You may also write to our designee at:

Customer Service

P.O. Box 30495

Tampa, FL 33630

Although you may write to notify our designee of unauthorized use, calling our designee immediately at the telephone number above is the best way to keep your possible losses down.

Under MasterCard's zero liability policy, you will not be liable for unauthorized use of your MasterCard once you notify our designee orally or in writing of the loss, theft, or possible unauthorized use and you meet the following conditions:

(1) You have exercised reasonable care in safeguarding your MasterCard from risk, loss, or theft and (2) you have, upon becoming aware of the loss or theft, promptly reported the loss or theft to our designee.

You will not be liable for any unauthorized use that occurs after you notify our designee. You may, however, be liable for unauthorized use that occurs before your notice to our designee. In any case, your liability will not exceed \$50. The foregoing liability limitations do not apply to

(a) Card use from which any cardholder receives a benefit; or

(b) use of the card by a person with actual, implied, or apparent authority.

How are foreign transactions handled, and is there a fee?

The rate used to convert a foreign currency to U.S. dollars is either a government mandated rate or a wholesale rate (increased by a percentage determined by MasterCard). The currency conversion rate that MasterCard uses for a particular transaction is the rate in effect when the transaction is processed and may differ from the rate in effect on the purchase date or the statement posting date. If you use your MasterCard to make purchases denominated in a foreign currency, you will be charged a foreign exchange fee of up to 1.1% by MasterCard to convert currency.

Miscellaneous**What should I do if my Randolph-Brooks MasterCard is lost or stolen?**

Call MasterCard customer service immediately at 1-866-317-0355 to report card loss or theft. We will close your account and reissue you a new account number and card(s).

If you have set up automatic payments directly with other merchants, you will need to contact them with your new account number and expiration date.

When will I receive my renewal card?

Your new card should be issued 45 days before your current card expires. However, you will not receive a renewal card if your account is inactive for 12 months, your account is delinquent, or your account is over the limit.

How can I add an authorized user?

Please call our Member Service Center at 1-800-580-3300 in order to provide the necessary information to qualify an authorized user. All non-business MasterCard account authorized users must be members of the credit union.

How do I dispute a transaction?

Please call the MasterCard Dispute Department at 1-800-906-0005. They will initiate the dispute and send you additional forms by mail.

You may also dispute the transaction online. Login to your RBFCU account and go to the MasterCard menu. Click on the last four digits of your MasterCard account number and you will be directed to the EZ Card site. Once you view your statement, click on the transaction that needs to be disputed.

Can statements be mailed to a different address?

Yes, simply contact us at 1-800-580-3300 ext. 74571 and speak with a Payment Services representative.

Should I notify you if I plan to travel?

Yes, it is highly recommended that you contact us if you plan on using your MasterCard when traveling abroad, as MasterCard may sometimes place alerts or “blocks” on certain destinations with high instances of fraud. This will also help us accurately monitor your activity while away. You can send us a Travel Notification through NetBranch Online under the MasterCard tab or you may contact us at 1-800-580-3300 ext. 74571.

How do I add a shipping address?

Please call us at 210-637-4571 or 1-800-580-3300 ext. 74571 and speak with a Payment Services representative.