Mastercard® Frequently Asked Questions
Platinum Class Credit Cards

Chip Cards

Why do I need a chip card?
Chip card technology helps prevent fraudsters from capturing your card information from a card’s magnetic strip, when the merchant and card are EMV compliant. In addition, most U.S. merchants have converted to new chip-enabled terminals.

How different is a chip card?
A chip card looks and performs very similarly to a traditional credit card. The main difference is the small metallic computer chip, or microprocessor, on the front of the card. The chip card is designed to be used with a chip-enabled terminal at the point of sale (POS). Depending on how the merchant’s processor is set up, you may be asked to enter a PIN for transactions you would traditionally sign for.

What are the advantages?
Chip card technology provides stronger protection against fraudsters, in particular against "skimming," a technique criminals use to copy data from a card’s magnetic strip and create a counterfeit card. When a retailer uses a chip-enabled terminal, the chip technology, along with your PIN, encrypts the card data, which helps prevent your card information from being compromised.

The chip provides additional security when the card and the merchant are EMV compliant.

Will all merchants accept chip cards?
All merchants were given the opportunity to be EMV compliant by Oct. 1, 2017. In the event that the merchant did not upgrade to chip-reader terminals, the merchant will be liable for any fraudulent transactions that take place at their locations.
Gas stations will need to be EMV compliant by Oct. 1, 2020.

Account Maintenance

Can I view my Mastercard transactions online?
Yes. Log into 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 the most recent transactions, as well as up to 12 months of previous statements and 18 months of transactions. The statement date selected cannot exceed 18 months.

When using the mobile app-Login to your RBFCU mobile app and select the accounts tab. Once the accounts tab has been selected scroll down until you are able to see your Mastercard. You would then select your Mastercard and click the view transactions button; this will direct you to the E-Z Card site. You will be able to view the most recent transactions, as well as up to 12 months of previous statements and 18 months of transactions. The statement date selected cannot exceed 18 months.
How can I enroll in electronic statements for my credit card 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 can I receive an annual statement for my Mastercard?
See: [How to Retrieve Your Mastercard Annual Statement](#)

How do I activate my card?
You can activate your new Mastercard credit card from the Manage Cards option on your online account. You can also call the automated voice response system at 1-866-839-3492 from the telephone number on file.

How can I request a Personal Identification Number (PIN)?
You can request a PIN confirmation from the Manage Cards option on your online account, or you can contact us at 1-800-580-3300.

When should I expect my PIN in the mail?
Your PIN will arrive in the mail in approximately 3-5 business days in an unmarked, security envelope with perforated sides. For security reasons, we do not have access to your PIN.

How can I change my PIN?
You may change your PIN by calling the IVR system at 1-866-297-3413 or by visiting any RBFCU ATM. You will be asked to type in your current PIN number. You **will not** be able to change the PIN at ATMs located at Murphy gas stations.

*Important: You must know your current credit card PIN to be able to change it. If you did not receive your PIN, you may request a confirmation through the manage cards link on your online account or you can contact RBFCU at 1-800-580-3300.*

If you and the joint owner, or authorized user, on the Mastercard elect to have the same PIN, you will not be able to select the PIN through the IVR system, however, you may visit an RBFCU ATM to select a new PIN.
How do I set up an automatic payment?
Automatic payments to your RBFCU Mastercard can be set up through your online account. Click on the Mastercard tab and then select 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. You can then add a payment account and schedule a recurring payment. 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 24-48 hours of receipt. If made after 4 p.m. Central Time, the payment may take an additional 24 hours to post.

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 can also submit your request over the phone at 1-800-580-3300. You will need the issuer’s name, your credit card number, payment address and exact payment amount.

Please note: Balance transfers are submitted electronically and can take up to 7 business days to process. Please click here for more information about requesting a cash advance or balance transfer. You may also call 1-800-580-3300 ext. 74571.

Do I earn cash back on cash advances or balance transfers?
No, cash advances and balance transfers do not qualify for cash back.

If I am participating in the introductory 0% offer, when does the promotional period end?
Promotional rate balances will remain at 0% APR for twelve full billing cycles starting from the date of the initial balance transfer or cash advance request. Beginning with the thirteenth billing cycle, any remaining balance will be repriced at your qualified APR based on your creditworthiness and other factors.

Cash Back Rewards

When will I receive my cash back?
For Platinum CashBack cardholders: Your accrued cash may be redeemed at any time as an ACH transfer to your savings or checking account through scorecardrewards.com (minimum of $5.00 and maximum amount of $2,500.00 per day). Any unredeemed cash will be automatically paid after the end of the cash back year. The earning period is October 1 through September 30 and rewards are distributed in November.

Gold CashBack Reward cardholders: Your cash back will be paid after the end of the cash back year. The earning period is October 1 through September 30 and rewards are distributed in November.
Fees and Charges

How is my Annual Percentage 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 charges on your account by applying the periodic rate to the “average daily balance” of your account. 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.”

(Important: 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).

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.

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Gold CashBack
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 by Mastercard, 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. RBFCU does not charge any fees for foreign currency transactions.

*If you use your Mastercard to make purchases denominated in a foreign currency, you will not be charged a foreign exchange fee.*

Miscellaneous

How do 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.

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.
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.

What should I do if my Randolph-Brooks Mastercard is lost or stolen?
You can use the manage cards link to report a lost or stolen card, or place a temporary freeze on the card. You can also call Mastercard customer service immediately at 1-866-317-0355 to report card loss or theft. We will close your account and issue 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 card number and expiration date.

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

Should I notify you if I plan to travel?
Yes, it is highly recommended that you submit a Travel Notification through your online account or with your Mobile App through the “Manage Cards” option. You may also contact us by phone at 1-800-580-3300. Submitting a travel notification will allow uninterrupted use of your card as Mastercard may sometimes place alerts or “blocks” on certain destinations or merchants with high instances of fraud. This will also help us accurately monitor your activity while away.

How do I dispute a transaction?
You may dispute the transaction online by logging in to your RBFCU account. 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 transactions, select the transaction that needs to be disputed. You may also call the Mastercard Dispute Department at 1-800-906-0005. They will initiate the dispute and send you additional forms by mail.

What if there is fraud on my account?
If there is a fraudulent charge on your account, you may contact the Mastercard Fraud Department, available 24 hours a day, at 1-800-854-1557 to begin a fraud case. You may also begin the fraud case online by logging in to your RBFCU account. 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 transactions, select the fraudulent transaction to begin the fraud case.