

Frequently Asked Questions (FAQs)

Q: Why is MidSouth Community FCU issuing new VISA® credit cards to current cardholders?

A: In an effort to continuously improve the products and services we offer to our members, the credit union made the decision to enhance our current credit card program.

Q: When will this change occur?

A: MidSouth Community FCU will mail out new VISA® credit cards on, or about, the first week in June. If you do not receive a new credit card by June 20th, please call 478.471.9946, or visit a branch near you.

Q: Will the new card look the same?

A: No. The new VISA® credit card will have a new branded look!

Q: Will my card number change?

A: Yes. Since the credit union is issuing new VISA® credit cards, *all* credit card numbers will change.

Q: Do I have to request a new VISA® credit card?

A: No. If you currently have a VISA® credit card with MidSouth, you will automatically receive a new VISA® credit card during the reissue period.

Q: What should I do once I receive my new card?

A: On or after Sunday, June 23rd, activate your new VISA® credit card by calling the number found on the sticker on the front of your new credit card. The new credit card will not work prior to the June 23rd activation date.

Q: Are there costs or fees associated with replacing my current VISA® credit card?

A: There is no fee associated with getting your new credit card.

Q: Will the rate and terms change for my current VISA® credit card?

A: No. Your current VISA® credit card rate and terms will remain the same.

Q: Will my existing card alerts be converted to the new card?

A: No. You will need to establish alerts for your new VISA® credit card.

Q: Will my existing PIN work with the new card?

A: No. Upon activating your new VISA® credit card on or after Sunday, June 23rd, you will need to establish a new PIN by calling 1.888.886.0083.

Q: How long can I continue to use my current VISA® credit card?

A: You may continue using your VISA® credit card until June 22nd. After that date, all activity will be discontinued on the old card, and you will need to begin using your new VISA® credit card, on or after June 23rd. Once you have successfully activated your new credit card on June 23rd, destroy the old credit card by cutting it up.

Q: I have merchants that charge my VISA® credit card monthly. Will I have to notify those merchants?

(Ex. Netflix, insurance companies, Amazon, Apple, utilities)

A: Yes. You will need to contact all merchants with which you have automatic charges to your current card and provide them with the new card number and expiration date.

Q: Will the Customer Service number remain the same?

A: No. The new Card Support and Lost or Stolen Card number will be 1.866.576.1338. As an added feature, the Travel Assistance number is 1.800.847.2911, or 1.303.967.1096 if outside of the United States.

Q: Will my payment mailing address change?

A: Yes. The new address for payments is P.O. Box 71050, Charlotte, NC 28272-1050.