

Corporate Office: 200 N. Saint Clair St., Suite 1600, Toledo, OH 43604 / 888-508-2228 / www.directionscu.org

August 29, 2018

Dear EPCU Debit/ATM Card Holder,

Welcome again to Directions Credit Union. With the merger between Education Plus Credit Union and Directions Credit Union, we will be replacing your Education Plus Debit or ATM Card with a Directions VISA Debit/ATM Card.

Your current Education Plus card can be used through Sunday, September 30, 2018 at 11:59 p.m. After this time, please destroy your EPCU card and begin using your new Directions VISA Debit/ATM Card starting Monday, October 1, 2018 at 8:00 a.m.

Your new card is scheduled to be mailed mid-September 2018. Your new PIN for the Directions card will be mailed separately. Please activate your new card when you receive it. However, please remember your new Directions VISA Debit/ATM Card cannot be used until Monday, October 1, 2018.

Your Directions VISA Debit/ATM Card will have a new number. *Please update any automatic withdrawals you may have associated with your EPCU card by giving those companies your new Directions card number for payments to be made after September 30, 2018. This will insure all future payments will continue without interruption.* Examples of these automatic withdrawals include: monthly gym memberships, PayPal payments, cell phone bills, etc.

Your Directions VISA Debit Card will now earn ScoreCard[™] Reward Points with no expiration date on your points! You will earn 1 point for every \$2 dollars you spend when using a signature and 1 point for every \$5 dollars you spend when using a PIN. You can redeem these points for gift cards, travel or merchandise. Points you currently hold on your EPCU card will be transferred over to your new Directions debit/ATM card. In addition, we also offer Buzz Points[™] on your Debit Card purchases. It's easy, it's free and it supports local businesses! For more information about either of our two reward programs visit Directions website at directionscu.org/debit-card-rewards/. You can sign up for Buzz Points after October 2, 2018.

If you have any questions, please call Directions Credit Union at 1-888-508-2228 and press "5" for Card Services. Thank you in advance for cooperation.

You may experience intermittent down time with your EPCU Debit/ATM Card during the conversion weekend (Friday morning 9/28 – Sunday evening 9/30). To avoid potential problems, please keep alternative forms of payment with you during this weekend.

Sincerely,

Directions Credit Union Card Services Department

