

Positive Changes Are Coming Your Way

Embrace the Value You Deserve with your new Elements Financial Credit Card

%First Name% %Last Name%
%Street Address 1%
%Street Address 2%
%City%, %State% %Zip%

February 29, 2016

Dear %First Name% %Last Name%:

As you've heard, we're converting your State Service cards to Elements. We're committed to supporting our members' financial success with the finest financial products and services on the market.

The big day is March 29, 2016. All Visa credit cards in good standing will be replaced with a Elements Financial Platinum chip card with a new card number. Instructions for activation will be provided with your card mailing in the coming weeks. Any outstanding balances and credits on your present card will be transferred to your new credit card. All Changes in Terms were communicated in a previous mailing.

Understanding the Changes

Expect additional changes for the better. Your statements will have a new look, you'll have a new website for viewing your account activity, and you'll have multiple methods for making your monthly payment – online, by mail, by phone, or at your Elements branch.

For a summary about this transition, visit elements.org/ForwardTogether. Please also carefully review the list of important dates shown to your right.

Important Reminders

You can activate and begin using your new card on March 29, 2016. You will have a new account number. If you use your existing card to make automatic payments to your cell phone provider, local gym, or any merchant, you will need to provide your new account number to ensure accurate and timely payments.

If you have questions about this or any aspect of our credit card program, please contact us at (800) 621-2105.

Sincerely,

Elements Financial

Important Dates to Remember

Friday, February 12, 2016
Change in Term letters mailed.
Digital copy available on
elements.org/ForwardTogether.

March, 14-18, 2016
Accounts in good standing
will receive replacement credit
card(s) in the mail.

March 28, 2016
Last day your current
State Service credit card will
work. Print any statements and
pay any bills before this date.

March 29, 2016
Activate and start using your
new Elements Financial card.

Enjoy Elements' valuable card features

You will find our credit card offer to be well-rounded with valuable choices backed by personalized service.

You'll benefit from these significant features:

- Low competitive rates
- 25 day grace period on purchases and balance transfers
- Entire monthly payment applied to your highest interest balance first
- Automatic payment options



Security and Convenience:

Elements offers several different ways to use and protect your card, including:

- **Chip card** - Embedded chip helps prevent stolen data from being fraudulently used.
- **Visa Checkout** - Shop online and pay for products everywhere you find the "Checkout with Visa Checkout" button.
- **Apple Pay** - One-touch service allows you to make purchases on the go without any card information being shared.
- **Fraud Text Alerts** - Get notified via text anytime a transaction is deemed to be a risk.
- **Transaction Alerts** - This feature will allow you to receive a text message or email when a transaction meets your pre-selected criteria.

VISA Checkout



Your VISA Benefits

Additionally, you can expect the conveniences the Visa brand is known for:

- Auto Rental Collision Damage Waiver
- Zero Liability for Fraudulent Purchases*
- Emergency Card Replacement
- Emergency Cash Disbursement
- Purchase Security
- Roadside Dispatch
- Travel and Emergency Assistance Services
- Travel Accident Insurance

Answers to frequently asked questions about your new chip-enabled Elements Financial Visa® credit card

Learn more at elements.org/chipcard

Q: How does chip technology protect my information?

A: Every time you use your credit card at a chip-enabled terminal, the embedded chip generates a unique transaction code. This helps prevent stolen data from being fraudulently used.



Q: Where can I use my chip-enabled credit card?

A: You can use your credit card at millions of places that accept Visa credit cards, at home and around the world.

Q: Can I still swipe my credit card to pay?

A: Yes. If a merchant is not yet chip-enabled, you can continue to swipe your credit card.

Q: Will I have to pay any fees to use my chip-enabled credit card?

A: No. There are no additional fees to use your new credit card.

Q: What else can I do to protect my credit card account?

A: Enroll for Fraud Alerts to trigger a text anytime a transaction on your card is deemed to be a risk.

*Visa's Zero Liability Policy covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial card transactions, PIN transactions not processed by Visa or any other transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.