

Debit & Credit Card Conversion FAQ



When will changes to Debit and Credit cards take place?

We will transition all debit cards to Visa in Spring of 2026. This means ALL current debit and credit cards will be converted, and your new cards will become active. There will no longer be any MasterCard cards. New cards will be mailed to members approximately 3 weeks prior to conversion date, which is why keeping your contact information up to date with NCACU is so important.

Credit Card conversion date March 23, 2026

Debit Card conversion date April 27, 2026

Members should activate their card as soon as they receive them, instead of waiting for the conversion date.

Why am I receiving a new card?

We're upgrading all cards to Visa to provide improved benefits, stronger security, and consistent card experience across both debit and credit products. With benefits on ALL cards:

- Contactless and tap-to-pay
- Digital Wallet for contactless and mobile payments (Apply Pay, Google Pay, Samsung Wallet and other digital wallet platforms)
- Enhanced Security Features- Visa Zero Liability Protection
- Global Acceptance- Visa is the most widely accepted card brand worldwide
- Real-time fraud monitoring
- After the conversion, expiring cards will be reissued one month early so members receive their new card ahead of time without last-minute stress
- Updated cards designs with modern materials - Printed card numbers, no more embossing that rubs off!

When will I receive my new card?

Cards will be mailed approximately 3 weeks prior to conversion dates. Please activate your new card as soon as it arrives. Your current credit and debit card will stop working after the conversion date. Credit cards convert March 23, 2026, and debit cards convert April 27, 2026.

How do I activate my card?

Call the number 866-762-0558 located on the label on the new card to activate. Members should call from the primary number on the account and when prompted the cardholder will enter entire card number, the last four of the primary cardholders' social security number, and CVV from back of card.

What happens if I don't activate my new card before the conversion date?

If your new card is not activated before conversion, your current card will stop working, and you may experience interruptions in purchases or recurring payments.

Do I need to update my information anywhere?

Yes. Please ensure your contact information (address, phone number, and email) is up to date. This ensures your new card and all notifications reach you without delay.

What if I have multiple accounts or cards?

If you have multiple cards with NCACU, each will be reissued, linked to the appropriate account. Log into your Online Banking or Mobile App and review the Card Center or "Manage My Cards". The last four of each of your cards will be next to the associated account.

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Will my card number or PIN change?

Yes, your card number will change. At time of activation, members will be prompted to create a PIN. Members can choose to set up the same pin as previously. There will be no separate PIN mailers.

What happens to my credit card rewards points?

Our current ScoreCard Rewards program will end on March 20, 2026. You will still have until May 20, 2026 to redeem any remaining points by going to www.scorecardrewards.com or calling scorecard service center at (800) 854-0790 only. After that date, any unused points will expire, and the Scorecard website will close. A new credit card rewards program, called AmpliFI, will begin on March 23, 2026, with your new cards.

Will anything change on my credit card loan?

No. Your limit and loan payment will stay the same. The only thing changing is receiving a new card, with a new number and having more access and consistent card experience. Be aware that during the transition your limit may be higher due to two active cards, and members are still liable for these charges.

Who can I contact with questions?

You can reach our Service Center team at (989) 910-5135, contactus@ncacu.org or visit your local branch. Our staff are trained and ready to help guide you through the transition.

Take a look at the NEW lineup of our NCACU cards!

Debit Checking



HSA



Business



Credit Rewards



Cash Back & Non-Rewards



Business



Call or Text: (989) 910-5135
email: contactus@ncacu.org
ncacu.org