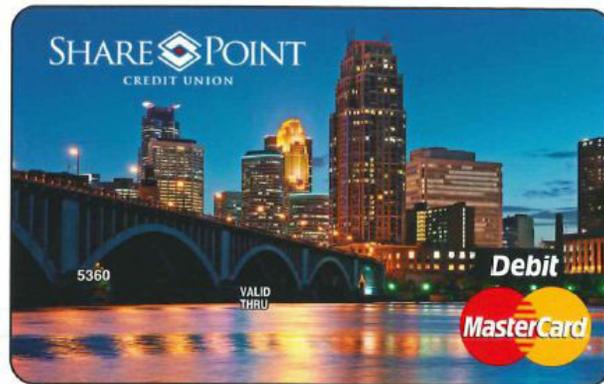




Start Using Your New SharePoint MasterCard® Debit Card!



You need access to your money where you live, work, and travel. SharePoint's new MasterCard® Debit card, partnered with MoneyPass® and STAR®, provides this access!

Begin using your new MasterCard® Debit card on May 13, 2013. It will replace your old green SharePoint Visa® Debit card.

Please read following information in its entirety for a smooth transition to your new card.

Sincerely,

Your SharePoint Team

Same Great Features—Better Access!

MoneyPass® ATM Network offers over 23,000 convenient locations.



MoneyPass® is your new surcharge-free network. With over 23,000 locations, this network allows even greater access to your funds for withdrawals and deposits. The MoneyPass® network offers convenient locations, including a U.S. Bank ATM near you.

There are three easy ways to access a surcharge-free MoneyPass® location:

1. Locate an ATM online at **www.moneypass.com**
2. Find a nearby ATM on your smartphone using the MoneyPass® app
3. Locate an ATM online at **www.sharepointcu.com**

IMPORTANT:

MoneyPass® will replace Instant Cash® as your surcharge-free ATM network. After April 30, 2013, Instant Cash® will no longer be surcharge-free.

STAR® Network offers a variety of merchant locations for cash withdrawals.



We continue to offer STAR® Network which gives you the option to choose cash back at participating merchants by selecting “debit” and using your PIN while making purchases. There is no fee for this added convenience.

Frequently Asked Questions

Why are you replacing my existing Visa® Debit card with a MasterCard® Debit card?

We've partnered with MasterCard to serve you better. Your new MasterCard Debit card will offer greater purchasing power, while offering you the security you need in today's fast-paced environment.

How do I use my new MasterCard Debit card to pay for purchases?

You can use your MasterCard Debit card at one of the over 34 million merchants around the world. Simply present your card and sign the receipt, or enter your PIN and the purchase amount will be deducted from your checking account. If you select PIN at the time of purchase, you can request cash back at participating merchants.

Will I pay interest charges when I use my MasterCard Debit card to pay for purchases?

No. Your purchases will be deducted from your checking account.

When will my new MasterCard Debit card arrive?

Watch for your new SharePoint MasterCard Debit card to arrive in the mail towards the end of April. Then activate your new card, and begin using it on May 13, 2013.

Can I use my old Visa Debit card after May 12?

No. On May 13, 2013 your Visa Debit card will become inactive and your purchases will be declined. You must begin using your MasterCard Debit card at this time.

Will I receive a new Debit card number and PIN?

Yes. Your new MasterCard Debit card will have a new card number and expiration date. You also will receive a new PIN in the mail, a few days after you receive your new MasterCard Debit card. You also can choose to change your PIN when you activate your card.

What should I do about charges automatically billed to my Visa Debit card?

You need to provide your new MasterCard Debit card number to companies (such as utilities, health club, insurance companies, newspapers, or the telephone company) that automatically bill your card.

How do I know which ATMs I can use surcharge-free?

SharePoint offers MoneyPass® as a surcharge-free ATM network. Look for the MoneyPass logo on ATMs. If a fee is indicated, it is not surcharge-free.

Where can I make deposits?

You can use any ATM that accepts foreign deposits. (If you are searching on the MoneyPass site, check the **Deposit Taking** box.) Deposits will be accepted nationwide, depending upon the ATM owner. The largest deposit network is the U.S. Bank branch locations.

Can I get cash back at participating merchants?

Yes. You can also use STAR® Network to receive cash back at participating merchants. Simply select "debit" at the checkout, enter your PIN, and request cash back.