

Dear Member, April 5, 2023

We are in the process of merging your Western Region VISA Credit Card into the Best Reward VISA Credit Card Program. Here is what you can expect:

- Your Western Region VISA Card will be deactivated (and will no longer work) as of 12:01 AM on April 20, 2023. Please be sure to cut or shred this card before disposing it.
- Your new Best Reward VISA Card will be mailed the week of April 10, 2023.
- Your Western Region VISA Card Balance and Annual Percentage Rate (APR) will be transferred to your Best Reward VISA Card.
- If your Western Region VISA Card included rewards points, those points will be transferred to your Best Reward VISA Card.
- Your current card limit will remain the same on your Best Reward VISA Card.
- The statement date of your Best Reward VISA Card will be different and if you mail your VISA payment; you will need to send payments to the address on the Best Reward VISA Card statement.
- If you typically make your Western Region VISA Card payment via Online Bill Pay you will need to update that Online Bill Pay information with your new Best Reward VISA Card number and expiration date.
- If you have automatic payments set-up on your Western Region VISA Card, you will need to notify those entities (cable, phone, insurance, utilities, gym memberships, etc.) of your new Best Reward VISA Card number and expiration date.
- Upon receiving your Best Reward VISA Card, you will need to wait to activate and use it until **April 22, 2023**; as that is when this transaction will be complete.

If you have any questions regarding this process, please contact our Card Services Department at 877-232-9540 and select option 3. We appreciate your membership and look forward to serving you!