

Belvoir Federal Credit Union AtiraCredit® MasterCard FAQs

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Who is ATIRACredit?

ATIRACredit is a Credit Union-owned organization that offers credit cards to partner credit unions. They offer a Platinum Rewards MasterCard in partnership with Belvoir Federal.

What are the benefits of the Belvoir Federal ATIRACredit Platinum MasterCard?

Your platinum card gives you the prestige of having a top-tier card with a generous rewards program. It also combines great benefits at no additional cost such as Zero Liability fraud protection and a \$250,000 travel insurance policy that is automatically added when you use your ATIRACredit Platinum MasterCard. Finally, AT NO COST TO YOU, we are pleased to offer the following additional benefits:

- ▶ **Extended Warranty Coverage** – Doubles the original warranty time period and duplicates the coverage of the original manufacturer's warranty up to a maximum of 12 months on most items purchased with your Belvoir Federal ATIRACredit MasterCard.
- ▶ **Price Protection Coverage** – If you find a lower price for something you purchased with your Belvoir Federal ATIRACredit MasterCard within 60 days of purchase, you may be eligible for the reimbursement of the price difference.
- ▶ **Purchase Assurance Coverage** – If something you purchased with your Belvoir Federal ATIRACredit MasterCard is damaged or stolen within 90 days of purchase, you may be eligible for coverage of the actual cost of the item.

Is ATIRACredit MasterCard as widely accepted as VISA?

Both MasterCard and Visa are widely recognized – with MasterCard accepted at over 26 million locations world-wide. Each merchant determines what forms of payments they will accept so in some limited cases, either Visa or MasterCard may not be accepted.

Do I get points with this new card? How does that work?

Your new Belvoir Federal ATIRACredit card will earn points for every purchase. You will earn one point for every dollar you spend or transfer from another credit card. During the first **60 days** your account is open, you will receive **2x the points – 2 points for every dollar spent or transferred!** You do not receive points for cash advances.

Will I be able to redeem points?

You can redeem points for travel, merchandise OR cash at <http://www.atiracredit.com/rewards.cfm?client=belvoir>. With over six million options available, the sky's the limit with our rewards program.

Can Belvoir Federal service my credit card account?

You can make inquiries about your card and make payments at your local branch. You can also call (888) 4ATIRA1 (888-428-4721) for 24 hour a day service.

How can I make a payment?

As a card member, you have a number of convenient ways to make your payment, including:

- ▶ Online through Belvoir Online Banking (BOB)
- ▶ At your local Belvoir Federal Credit Union branch
- ▶ Over the phone
- ▶ By mail

How do I manage my credit card account?

You can access your MasterCard information through BOB (www.belvoircreditunion.org).

How will I request a balance transfer?

You can access your account through BOB (BelvoirCreditUnion.org) for a balance transfer or you can visit a branch for a form to fax or mail.

How do I redeem rewards points?

You can go on BOB or the credit card page of our website (BelvoirCreditUnion.org). To redeem for cash back in the form of a statement credit over the phone call (888) 4ATIRA1 (888-428-4721) M-F | 7am-7pm CST.

How do I get a PIN for my credit card and how long will it take?

PINs are only provided on an “as requested” basis and will be sent via regular mail (should be received in 7-10 days). You can request a PIN by calling (888) 4ATIRA1 (888-428-4721).