

February 11, 2019

Re: Important information about your Heritage GLOBAL PAYMENT™ Mastercard® card

Dear Member:

I am writing to share an important development regarding your GLOBAL PAYMENT Mastercard card (**your “GPC Card”**). You may be aware that CUETS Financial* provides certain financial services in connection with the GLOBAL PAYMENT Mastercard card program. However, the relationship between our credit union and CUETS Financial is ending. As a result, our credit union will no longer offer this product. **Please rest assured this change does not affect your credit union account**, but on **May 22, 2019** your **GPC Card** will **become inactive**. You will be unable to use your GPC Card to make any transactions including purchases and recurring bill payments.

Full access to your credit union account and funds still remain accessible through debit, in branch and online.

I appreciate this change is likely unexpected, and we’ll do everything we can to support you through the process. We’ve outlined some of the **key items you need to know on the next page**.

We value your membership at Heritage and welcome an opportunity to discuss how we can best support you going forward. Please reach out to us for any questions you may have.

Sincerely,



Georg Oberprieler
CEO

Here's what you need to know:

Rewards Program Points

If you earn CHOICE REWARDS® points on your GPC Card, please be aware that you will stop earning points on May 22, 2019. Be sure to log-in to choicerewards.ca to redeem any accumulated rewards points on your GPC Card no later than September 30, 2019. On October 1, 2019, any unused points will no longer be available for redemption through the CHOICE REWARDS program. Should you have questions relating to the points program, please contact your credit union directly.

Cancel Pre-Authorized Payments

If you have regularly recurring bill payments set up on your GPC Card—such as payments for magazine subscriptions, gym memberships, internet or utility bills—please contact the merchant(s) directly before May 22, 2019 to arrange for an alternate payment method.

*CUETS Financial is a division of The Toronto-Dominion Bank. All trade-marks are the property of their respective owners. CUETS is a trade-mark of Canadian Credit Union Association, used under license. ® CHOICE REWARDS is a trademark of The Toronto-Dominion Bank.