

MyCardInfo

What is MyCardInfo? MyCardInfo is a service provided free of charge by Midland Credit Union (“MCU”, “The CU”) which allows you to view your credit card transactions and your statements online. It also provides information on who to call with questions, payment addresses, and how to handle fraud and dispute claims.

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How do I enroll? Enrolling is as simple as entering your account information, assigning a Username, Password, and Personal Security Code, and completing a few security controls. You will then have access to your online account. If you are not currently enrolled or logged into the MyCardInfo system yet, just click on the HOME link at the bottom of the page and you'll be re-directed to the Enroll/Login page.

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What if my Username or Password does not work? If you encounter any questions or concerns that are not answered by following the online instructions during your enrollment or login process, call our customer call center by using the information on the Contact Us page of the Help & Info menu.

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How do I make a Payment on my account? The easiest way to make a payment is through the Make A Payment option in MyCardInfo. By entering your checking or savings account information, you can have a payment posted to your account within a few business days. Also, you can make a payment by stopping in at your local credit union office or by mailing payment to the address provided on the Make a Payment page. If you have any questions, please contact our customer call center by using the information on the Contact Us page of the Help & Info menu.

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If I suspect Fraud or Forgery, what should I do? Visit our Contact Us page under the Help & Info menu and fill out a Fraud and Forgery Affidavit. Complete the form, and fax it to the number provided on the form. You may also mail it to the address provided on the Contact Us page.

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If I want to Dispute a transaction, what should I do? Visit our Contact Us page under the Help & Info menu and fill out a Dispute form. Complete the form, and fax it to the number provided on the form. You may also mail it to the address provided on the Contact Us page.

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Is MyCardInfo safe? MyCardInfo is designed to keep your account information secure. Your session will time out after 20 minutes of inactivity and your account number is never displayed on the screen. Also, you have the ability to select specific security controls that only you would know. If you have any questions, please contact our customer call center by using the information on the Contact Us page of the Help & Info menu.

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Activation and Use

How do I activate my account? When you receive your card, please call the number provided on the activation label on the card. If no label is attached, call the number on the back of your card. In both situations, it is best to call from your home phone. Once your card is activated, don't forget to enroll in [MyCardInfo](#) for full online access.

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My card has been lost/stolen, what should I do? Please call the number on the back of your card immediately to report your lost card. If you do not know the number to call, visit the Contact Us page of the Help & Info menu. Our customer service team will disable the card limiting unauthorized spending. To better assist us in servicing your account, please let us know where your card was lost/stolen and the last authorized transaction on the card.

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I think I have fraud on my account, what should I do? Please call the number on the back of your card immediately to report any fraud. If you do not know the number to call, visit the Contact Us page of the Help & Info menu.

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What is MasterCard SecureCode and how do I register? MasterCard SecureCode is another layer of security MasterCard offers its members for online purchases. Please visit MasterCard's [website](#) to register and for more information.

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How can I get my credit limit increased? Maintaining a high credit score will earn you a higher line of credit. In the event you need a credit limit increase, please call the number on the back of your card to request the additional amount. If you do not know the number to call, visit the Contact Us page of the Help & Info menu.

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General Information

What is APR and how do I find my APR information? APR is annual percentage rate, this is the amount of interest that is billed to your account for the convenience of carrying a balance. Please review your card agreement and welcome letter for complete APR details.

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What is a credit line? This amount is listed on the card carrier, the letter to which your card was affixed, in the upper right corner. You may also view your credit line and the balance remaining for purchases and cash advances on the Account Overview page once you have logged into MyCardInfo.

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What is a minimum monthly payment? This amount is the monthly minimum you must pay to keep your account in good standing. This minimum amount is clearly stated on each statement and is equal to an amount decided upon by MCU. Generally, the minimum amount calculation is made available in your card agreement, welcome letter, and can be obtained by contacting MCU.

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Who do I talk to if I need help understanding my credit card statement? If you have questions regarding your statement or if you feel there is an error, please contact our customer call center by using the information on the Contact Us page of the Help & Info menu.

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I have a dispute on my credit card statement, what do I do? If you do not recognize a charge or feel you were billed an incorrect amount, please follow these three steps:

- Double-check your receipts and check with other authorized users of your card.
- Contact the merchant where the purchase originated.
- If you are unable to resolve your dispute with the merchant, please complete and mail or fax the appropriate form on the Contact Us page of the Help & Info menu to the designated number.

If you have any questions, please contact our customer call center by using the information on the Contact Us page.

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How does my credit union keep my personal information safe? Your account safety is our primary concern. Please refer to the Privacy Policy page of the Help & Info menu for specific policies and information.

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I am traveling internationally; can I use my credit card? Your card will work in most countries. Due to fraud trends, we may restrict transactions in certain countries. We do strongly recommend that you call our customer call center by using the information on the Contact Us page of the Help & Info menu prior to your departure as a fraud protection measure.

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Can I add an additional user to my credit account? Most times MCU will grant additional user. To request this, please contact our customer call center by using the information on the Contact Us page of the Help & Info menu. They will quickly gather the necessary information from you.

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Rewards

What rewards do you offer? The MCU may offer rewards based on the type of card you have. To receive specific information as it relates to your card, please contact us by using the information on the Contact Us page of the Help & Info menu.

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Account Access

I forgot my account password or user name; how do I get a new one? In the event you are unable to log into your account online please use the I Forgot My Username or I Forgot My Password options displayed on the Log In page.

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How do I make a cash advance? The MCU may offer cash advances on your card. You may contact us by using the information on the Contact Us page of the Help & Info menu or refer to your card agreement for more information. Generally, you can use a Personal Identification Number (PIN) to make a withdrawal at an ATM or visit a Financial Institution that offers cash advances on the type of card you have been issued. Refer to your card agreement for cash advance fees, rates, and limitations.

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How do I get a personal identification number (PIN)? The MCU may have issued a PIN at the time your card was sent to you. If you did not receive the PIN, you can request a new one by contacting us with the information on the Contact Us page of the Help & Info menu.

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