

CIO7510_100001
GROUNDWORK CARD/MRV BANKS
PO BOX 118888
CARROLLTON, TX 75011-8888

June 18 2026

MEMBER
STREET ADDRESS
CITY, STATE ZIP CODE

RE: Chemcel Federal Credit Union VISA Credit Card number ending in **XXXX**

Dear Member,

KEEP THIS NOTICE FOR FUTURE USE

Effective March 31 2026, Chemcel Federal Credit Union has partnered with Groundwork Card issued by MRV Banks, to issue Visa credit cards to Chemcel Federal Credit Union members.

As part of this new partnership, please note the below changes that impact your VISA credit card ending in **XXXX** (your "Account"). Effective March 31 2026, the creditor and issuer of your Account is MRV Banks, and your Account will be serviced by Groundwork Card. Please retain this notice for your records; this becomes part of your credit card agreement.

Please be on the lookout for additional communications from us in the upcoming months.

Stay informed:

Visit <https://chemcel.groundworkcard.com> for updates and key transition information.

Sincerely,

Groundwork Card

Groundwork Card is not a Financial Institution. The Groundwork Card is issued by MRV Banks, Member FDIC pursuant to a license from Visa U.S.A. Inc., and may be used everywhere Visa credit cards are accepted.

CIO7510_100001



5740 County Road 4
Bishop, TX 78343
P: (361) 584-6246
F: (361) 584-6155
WWW.CHEMCEL.ORG

Important Update About Your Chemcel Federal Credit Union Credit Card

We have exciting news to share about your Chemcel Credit Card. We have chosen to partner with Groundwork Card to provide you with even greater benefits and an improved customer experience. This partnership allows us to continue offering a high-quality credit card program while introducing new features designed to better serve your needs.

What This Means for You:

- ✓ Seamless Transition – Your card will be upgraded to a Chemcel Groundwork credit card. Expect minimal changes to your day-to-day use.
- ✓ More Features – Enjoy a fresh new card design, improved mobile/online experience and new rewards for eligible cardholders.
- ✓ Unwavering Security & Support – Your account remains protected with industry-leading security and dedicated customer service.

What to Expect Next:

Over the coming weeks, you'll receive more details from Chemcel Groundwork Card about the transition, including any action you may need to take. Your new credit card will arrive in the mail in September with important activation information. Your current card will continue to work until September 20, 2026.

Stay Informed:

Visit <https://chemcel.groundworkcard.com/> for updates and key transition information.

We're thrilled to partner with the Groundwork Card team. They, and we, look forward to serving our Chemcel members with a great credit card program.

Best regards,

Chemcel Federal Credit Union and your Groundwork Card Team

2740 E. Main St.
Alice, TX 78332
P: (361) 668-2064
F: (361) 668-2069

7001 Saratoga Blvd.
Corpus Christi, TX 78414
P: (361) 991-9730
F: (361) 991-9467

1901 South Highway 77
Kingsville, TX 78363
P: (361) 592-7797
F: (888) 388-0154

9502 Bayport Blvd.
Pasadena, TX 77507
P: (281) 474-6381
F: (281) 474-6543





Privacy Policy



Rev 05/2025

FACTS	WHAT DOES MRV BANKS DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR GROUNDWORK CREDIT ACCOUNT?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MRV Banks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MRV Banks share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	Call us toll-free at (877) 290-2905 – our menu will prompt you through your choices. Please Note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
-----------------------------	--

Questions?	Call us toll-free at (877) 290-2905
-------------------	-------------------------------------

WHO WE ARE	
Who is providing this notice?	MRV Banks 871 Saint Genevieve Drive Ste. Genevieve, MO 63670
WHAT WE DO	
How does MRV Banks protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does MRV Banks collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Provide account information or give us your contact information ■ Provide employment information or apply for financing ■ Use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliate is MRV Financial Corp.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with can include credit unions.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit unions.</i>
Other Important Information	
You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.	
Nevada Residents	Nevada law requires that we tell you about the option to be placed on our do-not-call list. At any time, you may request to be placed on our internal "Do Not Call" list by calling MRV Banks at 1 (877) 290-2905 or you may email us at creditservices@groundworkcard.com . For more information about the Nevada "Do Not Call" notice requirement, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132 or email BCPINFO@ag.state.nv.us .
California and Vermont Residents	In accordance with state law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent. For additional information about your rights under the California Consumer Privacy Act, please refer to our California Privacy Policy at link to https://www.mrvbanks.com/california-consumer-privacy-notice/ .