



Anoka Hennepin Credit Union Mastercard Credit Card Conversion Frequently Asked Questions (FAQ's)

Q. What is changing with my existing AHCU Mastercard credit card?

Existing Anoka Hennepin Credit Union credit card accounts will be transferred to a TopLine credit card account. Your new TopLine credit card will be a VISA, which is a change from your current AHCU Mastercard credit card. Also, you will receive a new TopLine Visa credit card with a new credit card account number, expiration date and security code/CVV.

Your credit card account number, expiration date, security code/CVV and PIN will CHANGE. If you have any recurring charges setup with your current card, you will need to update merchants with your new credit card information.

If your automatic payment is debited from another financial institution (not from your TopLine accounts), you will need to update the account number and payment information with the financial institution.

Q. When will these changes occur?

All existing AHCU credit card accounts will be migrated on September 21, 2025. The last day to use your AHCU Mastercard credit card is Saturday, September 20, 2025. You will activate and begin using your new TopLine Visa credit card on Sunday, September 21, 2025.

Q. When will I receive a new TopLine Visa credit card?

All new TopLine Visa credit cards will be mailed September 2- 8. Members should expect to receive their new TopLine Visa credit cards between September 5 – 20, 2025. **However, you will continue using your existing Anoka Hennepin Credit Union Mastercard credit card through September 20, 2025.**

Q. When can I begin using my new TopLine Visa Credit Card?

You will be able to activate and begin using your new credit card on, but not before, September 21, 2025. Old Anoka Hennepin credit cards will be deactivated and can be securely destroyed.

Q. How do I activate my new TopLine Visa Credit Card?

On September 21, 2025 or after, you can activate your new TopLine Visa credit card by calling 1-800-631-3197.

Q. Will my credit card number change?

Yes, Anoka Hennepin members with an open credit card account will receive a new TopLine credit card for their account. Your credit card account number, expiration date, security code/CVV and PIN will CHANGE. If you have any automatic payments setup with your current card, you will need to update merchants with your new credit card information.



Q. Will anything else about my credit card account change?

Initially, members will notice their new TopLine credit card account will change from a Mastercard to VISA. The new TopLine Visa credit card will give members access to additional features such as mobile wallets and contactless payments.

Q. Do I need to set a PIN with my new TopLine Visa credit card?

It is not required that you set a PIN with your new TopLine Visa credit card, however if you plan to use your card at an ATM, you can select a PIN by calling 1-888-886-0083.

Please note, if you previously selected a PIN with your Anoka Hennepin credit card, it will not transfer to your TopLine credit card.

Q. Will my interest rate (APR) change?

No, your current AHCU Mastercard credit card APR will transfer to your new TopLine Visa credit card. However, your current AHCU credit card account and future TopLine credit card account have a variable rate. Please watch for future communications.

Q. If I have a balance on my account, will it be transferred to my new TopLine credit card account?

Yes, any unpaid balance will be transferred automatically to your new TopLine credit card account.

Q. Will my payment due date change?

No, your current due date will remain the same with your new TopLine credit card account.

Q. What if I am using an automatic payment to pay my credit card?

If your automatic payment is debited from another financial institution (not from your TopLine accounts), you will need to update the account number and payment information with the financial institution.

Q. What will happen if I have a recurring charge on my credit card (i.e. cell phone, gym membership, etc.)?

Anoka Hennepin members with an open credit card account will receive a new TopLine credit card for their account. Your credit card account number, expiration date, security code/CVV and PIN will CHANGE. If you have any recurring charges setup with your current card, you will need to update merchants with your new credit card information.

Q. How will I access my new TopLine Visa credit card account?

You can access your account by logging into TopLine Online and Mobile Banking. From your account homepage, click the Cards dropdown. To view your account, click Credit Cards. Additionally, you now have access to Card Alerts & Controls.