



■ FEDERAL CREDIT UNION ■

ANNUAL NOTICE NON-VISA® PIN-LESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe/insert your card through a point-of-sale (POS) terminal and may be offered the choice by a merchant to choose to route the transaction over a Visa network.



If a merchant offers the opportunity to indicate your preference when completing the transaction, you may initiate a non-Visa debit transaction, by entering a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

We have enabled non-Visa debit transaction processing on the NYCE®, CIRRUS®, and ALLPOINT® networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice. You may also receive this notice in paper form, at no charge, upon request by calling the credit union at 800-732-4447.

