

VISA DEBIT CARD DISCLOSURE

VISA CHECK CARD -point of sale transactions. You may access your share draft accounts to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from any merchant permitting or a participating financial institution, and do anything that you can do with a traditional credit card (that a participating merchant will accept). Point-of-Sale Transactions may include restrictions on frequency and dollar amounts or could include surcharges, as per the individual merchant's rule. Other limitations enforced by Visa and by our Credit Union state that:

- You may not exceed \$1,500.00 in signature based transactions per day.
- You may withdraw cash or make PIN based purchases up to \$200.00 per day.
- Point-of-sale or ATM cash withdrawals that will take your account into a negative balance, will be declined unless you have opted to have Courtesy Pay. If you have charges or withdrawals covered by Courtesy Pay, you will be charged \$35.00 for each applicable transaction.
- When a deposit is made at an ATM, certain holds will be placed until the funds have been verified. In any instance, there will be a \$30.00 fee for ATM deposits made with empty envelopes, or amounts less than the original transaction amount.

TRANSACTION LIMITATIONS – Due to federal regulations, Share Savings accounts may not have more than a total of 6 withdrawals or transfers to a third party by means of a preauthorized, automatic, or computer transfer or similar order, each month. This includes Visa Check Card and electronic transfer transactions. Exceeding these transfer limitations will make your account subject to closure by the Credit Union. If you know that you will be making multiple purchases or payments on a monthly basis, you should add Share Draft/Checking to your account. There is no limit to the number of transactions you may make on a Share Draft/Checking account.

CURRENCY CONVERSION – When you use your Visa Check Card at a merchant that accepts transactions in currency other than U.S. dollars, the charge will be converted from the foreign currency amount into the equivalent U.S. dollar amount. The currency conversion rate used to determine the monetary amount in U.S. dollars will either be a wholesale market rate or the government-mandated rate in effect the day before the transaction processing date, increased by 2%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

RESTRICTED TRANSACTIONS – You agree to not use your card(s) for illegal gambling or any other purpose, personal or business, which would be deemed illegal. Note: Display of a Visa card logo by common or uncommon vendors (i.e. online merchants) does not necessarily mean that the transactions are lawful in all jurisdictions where you are located. Transactions may be denied based on the type of service, the merchant, or the location. This includes, but in no way is limited to: transactions deemed illegal by the government; merchants known to perpetrate fraud; sites and stores with a high rate of fraudulent transactions; certain countries; and, activity outside of your normal card use. We may from time to time add, remove, or alter restricted transactions based on an evaluation of various factors.

ATM OPERATOR / NETWORK FEES – When you use an ATM (Automated Teller Machine) that is not owned by us or that is not part of the CUHere network, you may be charged a fee by the ATM operator in addition to any fees charged by us for use of an out-of-network ATM provider. (Note, too, that you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.)

CARD SERVICE TERMINATION – Your Visa Check Card service may be terminated by the Credit Union at any time and without notice. In the event that your Share Draft/Checking or Share Savings account become negative and remain negative for 10 days, the card will be disabled. Bringing the account out of the negative will not automatically restore the card service. You may request for the Visa Check Card to be enabled, however, it is the Credit Unions sole discretion whether it will or will not be made available to you again. If the Credit Union does restore service to the card, it may be limited to pin based ATM withdrawals at the \$200.00 daily limit.

VISA DEBIT CARD DISCLOSURE

VISA DEBIT CARD QUESTIONS –

1. Who can be issued a debit card? **Any member with a share account in good standing can be issued a Visa Debit card. (See Transaction Limitations.)**
2. Can a joint member order a card? **No. Only the primary member on the account can order a card and only the primary member can request the joint owner card.**
3. How long will it take for me to receive my debit card? **The PIN number will arrive first, in 2-4 days. It will take another 3-5 business days for you to receive the card. For security reasons, they will *never* be mailed together.**
4. Do I need to do anything after I have received the card? **Yes. There will be a sticker attached to the card. You will need to follow the instructions on the sticker. Once you have done that, you will need to sign the back of your card before using it as a Point-of-Sale.**
5. How do I use the debit cards? **You can use the Visa debit cards to make Point-of-Sale purchases (you will choose credit as an option). You will then sign the receipt just as if making a purchase with a traditional credit card. Remember: When you use the debit card as an ATM card, some fees will apply at foreign (not-us) machines.**
6. How do I earn Rewards! Points? **Each signature based transaction (purchase made using the credit option) earns you 1 Point for every \$3 spent. Based on the Social Security number associated with the card, you may be able to combine your Credit Card Points with your Debit Card Points. Please visit www.dreampoints.com/ftps to view and use your Rewards! Points.**
7. What do I do if there is a transaction that I do not recognize or if there is a problem with a transaction? **First and foremost, check with the other people who have access to your account and/or card. If that does not resolve the concern, then contact the merchant. If after contacting the merchant you are still not satisfied, then within 60 days of when the transaction first appeared on your statement send us written notification. Your letter needs to be either mailed or delivered to us at our main branch: 602 South Sixth Street, Macclenny, FL 32063. Include in your notice: your name and account number; the date and dollar amount of the transaction in question; the problem as you see it; and, the results of your attempt to resolve the issue with the merchant. Be sure to sign your letter. In most cases, we will have a resolution for you within 10 business days.**
8. What do I do if my card is lost or stolen? **Immediately advise us by calling 1-800-528-2273.**