



Visa® Debit Card Frequently Asked Questions

1. How does my USECU VISA® Debit Card work?

Use it with your PIN (Personal Identification Number) to withdraw at an ATM. It works like a check at stores, restaurants, and other VISA merchants. Simply insert card into terminal, enter PIN or sign, if necessary. Purchases are deducted from your Checking account. Shop wherever VISA Debit Cards are accepted.

2. Can I use my Debit Card anywhere?

Yes. Access your funds 24/7 and make purchases at millions of locations worldwide. Use your card at ATMs displaying the CO-OP, STAR, Cirrus, and VISA logos and when you shop. For a list of surcharge-free ATM networks (Allpoint, CO-OP and STARsf), visit www.myusecu.org.

3. What if I want to use my card out of state?

Notify us and we will temporarily activate your card in the designated area of travel. Contact us:

- Via our secure Communication Center, log into Home Banking at myusecu.org. If your communication is received after 4:00pm, we will add your travel plans on the next business day we are open. Please include your member number, travel destinations, travel dates, and contact information.
- Call us at 312.922.5310, between 7:00am and 4:00pm, Monday through Friday.
- Visit us at any Branch.

4. What should I do with my old card?

Destroy it once you receive your new card and PIN.

5. Will my purchases appear on my monthly Checking account statements?

Yes. The amount, date, and merchant name will appear on your statement along with other transactions. You may also access information on Home Banking at myusecu.org.

6. What if my Debit Card is lost or stolen?

Contact USECU at (312) 922-5310 immediately during normal business hours or contact our processor directly 24/7 at (800) 682-6075 or visit www.reportmycards.com. We will cancel your old card and order a new one.

7. How much money is available with my Debit Card?

There are two daily withdrawal limits: 1) "Debit" or ATM and POS (Point of Sale) transactions are accessed when a PIN is entered. 2) A "credit" transaction requires a signature. Although your card is assigned two limits, if your available balance is less than your limit, you will have access to your available balance.

8. Why do I have daily limits?

Limits are set for your protection. It reduces loss in the event a thief gains access to your card.

9. How do Debit Card transactions affect my 5 free monthly ATM withdrawals?

To avoid the ATM and POS withdrawal fees, select or tell the merchant "**credit**" and sign. The funds are still withdrawn from your Checking account. When you enter a PIN to perform a transaction, it counts as one of the five free withdrawals each month. You may perform unlimited checking withdrawals at USECU-owned ATMs.

10. What fees are associated with the Debit Card?

ATM/POS withdrawals at non-USECU machines (after five monthly)	\$ 1.00
Monthly fee if not on direct deposit (min.\$500.00 monthly)	\$10.00
Returned item or Overdraft fee	\$31.00
Debit Card replacement	\$10.00
ATM balance inquiry (at non-USECU machines)	\$ 1.00