

USECU

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 (Automated Teller Machine). It works like a check at stores, restaurants, and other VISA® merchants. Simply present the card to the cashier and sign. Purchases are deducted from your Checking/Share Draft account.

2. When I shop, do I follow the same steps as when I use a credit card?

Yes. Use it to shop wherever VISA® Debit Cards are accepted.

3. Can I use my Debit Card anywhere?

Yes. 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.

4. Will my Debit Card 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 www.myusecu.org.

5. Can I still use my USECU checks when I shop?

Yes. Although, once you see how convenient it is to shop with your Debit Card, you will be less likely to write checks.

6. What should I do with my old card?

Destroy it once you receive your new card and PIN.

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

Contact USECU at (312) 922-5310 immediately during normal business hours. You may also contact our processor directly 24-hours a day at (800) 682-6075. We will cancel your old card and order a new one.

8. 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.

9. 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.

10. 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 The funds will be withdrawn from your Checking account as well. When you enter a PIN to perform a Debit Card transaction, it counts as one of the five free withdrawals each month. You may perform unlimited checking withdrawals at USECU-owned ATMs.

11. 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
NSF	\$31.00
Debit Card replacement	\$10.00
ATM balance inquiry (at non-USECU machines)	\$ 1.00
Excessive withdrawal (one free 'savings' account withdrawal per month)	\$ 5.00