



## Visa Debit Card Frequently Asked Questions

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

Use it with your PIN (Personal Identification Number) to process an ATM withdrawal. It works like a check at stores, restaurants, and other VISA merchants. 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, VISA, STAR, and Cirrus logos and VISA logos when you shop. For a list of CO-OP and STAR surcharge-free ATM networks near you, visit our convenient Mobile App or website at [www.myusecu.org](http://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 3:30pm, 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, 8:00am to 4:00pm, Monday through Friday.
- Visit any USECU Branch.

In the event that you forget to notify us of your travel arrangements and you are declined a transaction, please call our afterhours Declined Transaction Assistance Line at 888-526-0404. You may also call 312.922.5310, option 3. We apologize if this causes any inconvenience and assure you that our intention is to protect your funds.

### 4. My card is a replacement card; 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. You may also access information on Home Banking after logging in 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. We will cancel your old card and order a new one.

### 7. Are there withdrawal limits assigned to my Debit Card?

There are two daily withdrawal limits assigned to your card: 1) "Debit" or ATM and POS (Point of Sale) transactions are accessed when a PIN is entered. 2) A "credit" transaction generally requires a signature.

### 8. Why do I have daily limits?

Limits are set for your protection and minimizes loss due to unauthorized access to your card.

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

To avoid POS withdrawal fees, select or tell the merchant "**credit**" and sign. The funds are still withdrawn from your Checking account; it's simply processed as a "credit" transaction. When a PIN is entered to perform a transaction, it counts as one of the five free withdrawals each month. You may perform unlimited ATM 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