



## Visa Debit Card Frequently Asked Questions

Revised September 1, 2020

### 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.

### 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, MoneyPass and VISA logos. Don't pay a fee for withdrawing funds at an ATM; for a list of surcharge-free ATM networks, 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 Methods:

- Log into Home Banking at [myusecu.org](http://myusecu.org) and send us a secure email. 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 during normal business hours. 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.

### 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. Can I sign up for Fraud Alerts?

Yes. Download the MyCardRules App on the [App Store](#)® or [Google Play](#)™ today — and take control of your cards.

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

When using your USECU Debit card, selecting the "credit" feature (not entering your PIN) on the POS terminal remains the most convenient method of using your card.

### 9. What fees are associated with the Debit Card?

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)	\$ 3.00