



## NextGen Visa Debit Card Frequently Asked Questions

Revised April 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, and VISA logos. 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 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. 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](#)<sup>®</sup> or [Google Play](#)<sup>™</sup> 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: Limits are set for your protection and minimizes loss due to unauthorized access to your card. 1) A “credit” transaction may require a signature. 1) “Debit” or ATM and POS (Point of Sale) transactions are accessed when a PIN is entered.

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?

Returned item or Overdraft fee	\$31.00
Debit Card replacement	\$10.00
ATM balance inquiry (at non-USECU machines)	\$ 3.00