



VISA DEBIT CARD DISCLOSURE

VISA DEBIT CARD - point of sale transactions. You may access your share draft accounts to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from any merchant permitting or a participating financial institution, and do anything that you can do with a traditional credit card (that a participating merchant will accept). Point-of-Sale Transactions may include restrictions on frequency and dollar amounts or could include surcharges, as per the individual merchant's rule. Other limitations enforced by Visa and by our Credit Union state that:

- You may not exceed \$10,000.00 in signature based transactions per day (do as "credit").
- You may withdraw cash or make PIN based purchases up to \$750.00 per day (do as "debit").
- Point-of-sale purchases or ATM cash withdrawals that will take your account into a negative balance, will be declined unless you have opted-in and signed to have debit and ATM Courtesy Pay. If you have charges or withdrawals covered by debit and ATM Courtesy Pay, you will be charged \$35.00 for each applicable transaction.
- When a deposit is made at an ATM, certain holds will be placed until the funds have been verified.

TRANSACTION LIMITATIONS – Specialty Savings accounts such as Kids Clubs, Super Cash, etc., may not have access to the debit card for withdrawals or transfers to a third party by means of a preauthorized, automatic, computer transfer or similar order. This includes Visa Debit Card and electronic transfer transactions. If you only have a special Savings account and know that you would like to make purchases or payments using a debit card, you should add Checking to your account. As long as you have sufficient funds, there is no limit to the number of transactions you may make on a Checking account.

CURRENCY CONVERSION – When you use your Visa Debit Card at a merchant that processes transactions in currency other than U.S. dollars, the charge will be converted from the foreign currency amount into the equivalent U.S. dollar amount. The currency conversion rate used to determine the monetary amount in U.S. dollars will either be a wholesale market rate or the government-mandated rate in effect the day before the transaction processing date, increased by 2%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

RESTRICTED TRANSACTIONS – You agree to not use your card(s) for illegal gambling or any other purpose, personal or business, which would be deemed illegal. Note: Display of a Visa card logo by common or uncommon vendors (i.e. online merchants) does not necessarily mean that the transactions are lawful in all jurisdictions where you are located. Transactions may be denied based on the type of service, the merchant, or the location. This includes, but in no way is limited to: transactions deemed illegal by the government; merchants known to perpetrate fraud; sites and stores with a high rate of fraudulent transactions; certain countries; and, activity outside of your normal card use. We may from time to time add, remove, or alter restricted transactions based on an evaluation of various factors.

ATM OPERATOR / NETWORK FEES – When you use an ATM (Automated Teller Machine) that is not owned by us or that is not part of the CO-OP, CUHere, or MoneyPass networks, you may be charged a fee by the ATM operator in addition to any fees charged by us for use of an out-of-network ATM provider. (Note, too, that you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.) If you are charged a fee for use of our card at an ATM with CO-OP, CUHere, or MoneyPass network displays, bring us a copy of the ATM receipt and we will ensure you are properly refunded.

CARD SERVICE TERMINATION – Your Visa Debit Card service may be terminated by the Credit Union at any time and without notice. In the event that your Checking or Savings account become negative and remain negative for 10 calendar days, the card will be disabled. Bringing the account out of the negative will not automatically restore the card service. You may request for the Visa Debit Card to be enabled, however, it is the Credit Union's sole discretion whether it will or will not be made available to you again.

VISA DEBIT CARD QUESTIONS –

1. Who can be issued a debit card? **Any member with a savings account in good standing can be issued a Visa Debit card. (See Transaction Limitations.)**
2. Can a joint member order a card? **Yes. Primary and joint members on the account can order cards for themselves.**
3. How long will it take for me to receive my debit card? **If you are able to come to the Macclenny office and pick up your card, you may get it the same day. If it is mailed to you, the PIN number will arrive first. It takes 7-10 business days for you to receive the card. For security reasons, they will *never* be mailed together. Each replacement card costs \$5.**
4. Do I need to do anything after I have received the card? **Yes. If the card was mailed to you, there will be a sticker attached to the card. You will need to follow the instructions on the sticker. Once you have done that, or if you picked up your card at the Macclenny office, you will need to sign the back of your card before using it as a Point-of-Sale.**
5. How do I use the debit cards? **You can use the Visa debit cards to make Point-of-Sale purchases (you will choose “credit” as the option). You will then sign the receipt just as if making a purchase with a traditional credit card. Remember: When you use the debit card as an ATM card, some fees may apply at foreign (not-TRU·FI) machines.**
6. How do I earn Rewards! Points? **Each signature-based transaction (purchase made using the credit option) earns you 1 Point for every \$2.00 spent. Please visit www.TRUFICU.org and our link to view and use your Rewards! Points.**
7. What do I do if there is a transaction that I do not recognize or if there is a problem with a transaction? **First and foremost, check with the other people who have access to your account and/or card. If that does not resolve the concern, then contact the merchant. If after contacting the merchant you are still not satisfied, then within 60 days of when the transaction first appeared on your statement send us written notification. Your letter needs to be either mailed or delivered to us at our main branch: 602 South Sixth Street, Macclenny, FL 32063. Include in your notice: your name and account number; the date and dollar amount of the transaction in question; the problem as you see it; and, the results of your attempt to resolve the issue with the merchant. Be sure to sign your letter. In most cases, we will have a resolution for you within 10 business days. You may also call the debit card dispute line at 1-888-222-0977.**
8. What do I do if my card is lost or stolen? **Immediately advise us by calling 1-888-241-2510.**
9. Who do I call if I have questions or problems outside of normal business hours? **We have after-hours support for our members; it can be reached by calling 1-888-724-5363.**