

Notice to Members

NON-VISA DEBIT TRANSACTION COMPLIANCE

Recently, VISA International changed its network operating regulations to allow the Credit Union to permit members to use their VISA-branded debit card, without a PIN, wherever the card is accepted. The Credit Union will honor your VISA debit transactions processed by the VISA network and other networks the same. The Credit Union has updated its Card Agreement terms to permit non-VISA debit transactions as follows:

Non-VISA Debit Transactions.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the VISA network or another network shown on your card, such as the *Co-Op* or *Excel/Exchange* network. The Credit Union will honor your debit transactions processed by any of these networks.

Transactions processed over the VISA network do not require you to use your PIN to validate the transaction. Generally, you will sign a receipt, provide your card number (e.g. internet, mail, or telephone transactions), or swipe your card at a terminal. Also, there are certain protections and rights such as the zero liability protections in the section "Consumer Liability", applicable only to VISA processed transactions.

Transactions processed over other networks may not require you to use your PIN in order to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. However, some merchants may not require you to provide a PIN, and allow you to choose whether the transaction is processed by VISA (you would choose "credit" option, even though it posts to your account as a debit transaction) or it will go through the network chosen by the merchant to process their transactions. Provisions applicable only to VISA transactions (such as VISA's zero liability protections) will not apply to non-VISA debit transactions and the liability rules for other EFT's in the section titled "Consumer Liability" will apply.