



## NOTICE TO VISA® DEBIT CARD HOLDERS

### First Basin Credit Union allows non-Visa

transaction processing. This means you may use your Visa Debit Card on a PIN-debit network (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit networks for which such transactions are allowed are the STAR and the PULSE networks.

### Examples of a Visa Network debit card

transaction include: signing a receipt, providing a card number, using Verified by Visa over the Internet or swiping your card through a point-of-sale (POS) terminal, and choosing to route the transaction over a Visa network.

Examples of a non-Visa Network debit card transaction may include, but are not limited to, initiating a payment directly with the retailer, possibly via telephone, Internet, or kiosk locations, having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN, or any point-of-sale terminal transaction that you select as a Debit transaction versus Credit.

Please be advised that the terms and conditions of your agreement relating to Visa debit transactions and Visa rules are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa’s zero-liability program) and the streamlined error resolution procedures offered on Visa Debit card transactions are not applicable to transactions processed on a PIN debit network.

**If you have any question about this notice, please contact  
First Basin Credit Union at (432) 333-5600 or 1-800-322-7242.**

### Fee Schedule

Lost/Replacement card..... \$10.00  
PIN replacement .....\$3.00

### Recurring charges on your Visa Debit card

Recurring charges for expenses such as Internet access services, club membership dues or installment payments present a unique problem. Once you, the cardholder, have authorized the billing by providing your Debit card number, the merchant has no further requirement or obligation to obtain authorizations prior to each installment charge. Should you need to cancel this type of billing, you must follow the following steps:

- Write a letter revoking the merchant’s right to charge the account. Send the letter by certified mail and keep the receipt for proof of your attempt to notify the merchant.
- OR**
- E-mail or call the merchant to revoke the merchant’s right to charge the account. The merchant will provide you with a confirmation number for your request.
  - Provide a copy of the letter or e-mail, and the confirmation number to the credit union. We can then begin the process of your revocation.

You should monitor your statement and account carefully. If the merchant submits additional charges, notify the merchant immediately. Charges made after the cancellation date may be charged back to the merchant. Please remember that it is YOUR responsibility to cancel any recurring charges.

### Debit Card Privileges

Debit Card usage is a privilege granted by FBCU to you, the member, and is contingent upon your “good standing” as defined by the credit union. This includes, but is not limited to, honoring all written agreements with FBCU including loan agreements and on time loan payments, positive balances in all accounts, and positive resolution of any insufficient or returned check charges. First Basin Credit Union reserves the right to revoke debit card privileges, without prior notification, and without liability for direct or consequential damages, if you maintain a negative balance, cause a loss to the credit union, are more than 10 days late with any loan payment or any other reason warranted that could consider you not in “good standing”.

## User Precaution Notice

The following information is a list of safety precautions regarding the use of your VISA Debit Card, ATMs and Night Deposit Facilities.

- Do NOT write your PIN (personal identification number) on your card. Guard your card like it is cash.
- Be aware of your surroundings, especially at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction or cancel the transaction, take your card, and leave the ATM.
- Do not display your cash at the ATM or night deposit facility. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit or coming back later.
- If you are followed after making a transaction, go to the nearest public area or law enforcement office.
- Report all crimes to law enforcement officials immediately.
- Funds in your savings or money market account are NOT available through your debit card.
- Funds for debit card transactions are taken directly from your checking account, with no additional fees. Your transaction may clear your account as quickly as the same business day.
- Check your checking account balance often and report any unauthorized activity immediately.

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## Member Acknowledgement

**I acknowledge that I have received the Debit Card Agreement and the VISA® Debit Card Notice and Information. I am aware that FIRST BASIN CREDIT UNION will not be liable for losses incurred as a result of disclosure of my PIN.**

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Account Number \_\_\_\_\_

User \_\_\_\_\_ Date \_\_\_\_\_

Card Ordered \_\_\_\_\_