



## Important Information Regarding Your Visa-Branded Check (Debit) Card Non-Visa Debit Transactions

As a Visa card issuer, we are required by Visa Operating Rules to provide you with this annual notification regarding processing of non-Visa debit transactions:

You may use your Point Breeze Credit Union Visa-branded check (debit) card to initiate both Visa debit transactions and non-Visa debit transactions without using your Personal Identification Number (PIN).

To initiate a Visa debit transaction, you may sign a receipt, provide your card number over the phone or via the Internet, or swipe the card through a point-of-sale terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter your PIN at a point-of-sale terminal or, for certain transactions, you may provide the card number directly to the biller, over the phone or via Internet or kiosk, after clearly indicating a preference to route it as a non-Visa transaction. ***Point Breeze Credit Union has enabled non-Visa transaction processing on the ACCEL network.***

Please note: The rights and protections applicable only to Visa transactions, including additional consumer liability limits (i.e., Visa's Zero Liability Policy) and streamlined error resolution procedures offered on Visa debit transactions as described in your Electronic Funds Transfer Agreement, will not apply to transactions processed on a non-Visa network.

For more information, contact the Point Breeze Credit Union Member Service Center at 410.584.7228 or toll-free at 888.233.7228.