



VISA® Debit Card Agreement

Acceptance, retention, or use of the VISA Debit card by you constitutes an agreement between you (all of those who agree to be bound by this Agreement) and Transportation FCU (the Credit Union) as follows and in full accordance with our Electronic Fund Transfers Agreement and Disclosure:

You may use your card (VISA debit card) to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. Funds to cover your card purchases will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other eligible share or line of credit accounts, or approved overdraft protection that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and PIN (Personal Identification Number) in ATMs (automated teller machine) of the Credit Union, NYCE, STAR, Cirrus, CO-OP networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your card to:

- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings and checking accounts.
- Obtain balance information for your savings and checking accounts.
- Make POS (Point-of-Sale) transactions with your card and PIN to purchase goods or services at merchants that accept VISA.
- Order goods or services by mail, telephone, or online from places that accept VISA.

For limitations on the frequency and amount of VISA Debit Card transactions that may apply, please refer to our Electronic Fund Transfers Agreement and Disclosure.

You must have a checking account to be eligible for the Visa Debit card. If your checking account is closed, the debit card will be canceled.

VISA Debit Cards are property of Transportation Federal Credit Union. The use of the card may be terminated or restricted by Transportation Federal Credit Union at any time without notice.

You agree to return the card to the Credit Union upon its request or upon the request of anyone (including any merchants) authorized by the Credit Union to request return of the card.

If you believe that your Debit Card or PIN has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, you should call:

Debit Card Support/Report Lost or Stolen Debit Card

202-366-9400 or 800-368-8432

After Hours, Weekend, and Holidays

Within the US 877-263-8690

Outside the US call collect 909-941-1398