Important Notice Regarding Your VISA® Debit Card

Travis Credit Union offers VISA debit cards which allow members to use their debit cards wherever VISA cards are accepted. Transactions processed through the VISA network are provided protection under VISA's Zero Liability program, a guarantee that you won't be held responsible for fraudulent charges made with your card. However, a new form of payment has emerged that does not fall under the Zero Liability policy because these transactions are not processed by VISA. These types of transactions are referred to as *non-VISA PINless debit* transactions. An example of a non-VISA debit transaction is an on-line transaction which uses your TCU VISA card number and offers the option of credit or debit. If debit is selected for this type of on-line purchase/payment it will not ask for your PIN (Personal Identification Number) and funds will be deducted directly from your checking account. However the purchase/ payment will not be conducted within the VISA system and therefore does not fall under the Zero Liability policy.

Travis Credit Union permits non-VISA debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-VISA debit transaction may occur on your Travis Credit Union debit card through non-VISA networks such as the CO-OP Network, STAR Network, PLUS Network and the Armed Forces Financial Network. Below are examples which distinguish between VISA debit and non-VISA debit transactions:

- To initiate a **VISA debit transaction** at the point of sale the cardholder selects credit, signs a receipt, provides a card number (e.g., in e-commerce or mail/ telephone order environments) or swipes the card through a point-of-sale terminal.

- To initiate a **non-VISA debit transaction**, the cardholder enters a PIN at the point-of-sale terminal, or for certain recurring online bill payment transactions provides the account number after indicating a preference to route it as a non-VISA transaction.

A non-VISA debit transaction will not provide the Zero Liability protection benefit. Provisions of the Travis Credit Union debit cardholder agreement relating to VISA transactions are inapplicable to non VISA transactions. Please contact Travis Credit Union for more information.

TRAVIS CREDIT UNION

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