

Use it instead of a check everywhere Visa[®] Debit cards are accepted.

Next purchase, use your new card instead of cash and checks. It's easy, convenient, and hassle-free.

So you can use it for groceries ••, gasoline ••, gifts lunch ••, books ••, or any of your everyday purchases.

Just present your card at the time of purchase and the amount will be deducted from your checking account. It's as easy to use as any Visa Debit card. There's no I.D. to show, you receive a receipt for easy

record keeping, and transaction is detailed on your checking account statement.

In addition, your new card now gives you instant cash at ATMs worldwide that accept Visa Debit cards.

So on your next purchase, try your new card. Once you see how convenient it is, you just might leave your checks at home!

Safety

Security of your card and PIN number

To protect you and your card and avoid unauthorized use, remember these safety tips:

- Please sign your card upon receipt.
- Destroy your old card when it expires or when your new card becomes effective.
- Memorize your PIN. Do NOT write it on the back of your card or keep it with you.
- Never disclose your PIN to anyone.
- Keep a written record of your PIN entirely separate from your Card.
- Keep your Card in a safe place.
- Remember to pick up your ATM receipts before leaving the ATM.
- Safeguard your account number. Always obtain merchant receipts and destroy carbons.

Security When Approaching the ATM

- Be alert - look around the area.
- Leave immediately if you see or sense anything suspicious.
- Always have your Card in hand, ready to use.

Security While at the ATM

- Allow a comfortable distance between you and the person using the ATM.
- Respect any line barriers that say "Wait Here."
- Do not walk up to the ATM before the current user has left.

Tips

Security While at the ATM

- Use your body to shield the ATM's keyboard from another person's line of sight.
- Don't stop to count the money-or expose it for others to see.
- Place all money into your pocket or purse immediately.

Security When Leaving the ATM

- Remain alert - watch for strangers who may approach or follow you.
- Keep a safe distance between you and others.
- If someone follows you, go to the nearest populated place such as a store or restaurant.

Refuse Telephone Inquiries

- Do not reveal any information about your Card over the phone.
- Verification of your Card account(s) and PIN should only take place in person at your credit union.
- If you receive a call about your Card, contact your credit union immediately and we will suggest the next course of action.

Report Theft or Loss Immediately

- Use the telephone numbers listed on the front of the pin mailer to report a card lost or stolen.
- The after hours telephone number is typically used *only* for reporting the card lost or stolen.