

DEBIT CARDS

MCCU Debit Cards are only available to members in good standing with draft share (checking) accounts.

MCCU Debit Cards may be used at an ATM or for purchases.

You will receive your Debit Card in the mail. A sticker will be on the card, stating the following:

For security reasons, this card cannot be used until you call Card Services from your home phone to activate your card and select/change your PIN. 1-866-985-2273 available 24 hours a day, 7 days a week.

Please never write your PIN on your Debit Card. The phone number you call will have to recognize the phone number you are calling from and then it will give you an opportunity to input your last 4 digits of your social security number. Both of these numbers must be recognized to activate your card and your new PIN.

MCCU Debit Cards carry a two-year expiration date and are automatically reissued directly to you.

If you lose your Debit card, break the card or demagnetize the stripe, you are subject to a \$5.00 replacement fee.

If you are denied a purchase or withdrawal, reenter your PIN and then verify your available balance.

A 1% International Service Assessment Fee will be assessed for foreign currency conversion.

If you have a lost or stolen card, call 1-800-523-4175 immediately to minimize the loss.

Use at an ATM:

With a Debit Card, you can choose to withdraw from your share (savings) or draft (checking) account at the ATM.

There will be a \$.75 fee for withdrawals from any ATM other than MCCU ATM's and any Alliance One Network ATM.

The daily monetary limit is your available balance (up to \$500.00).

Although rare, should the ATM network be running offline, the limit will become \$200.00 until the network is online.

If you are denied a withdrawal, reenter your PIN and then verify your available balance.

Use for Purchases:

The Debit Card will not generate a fee if you choose CREDIT and sign your name to the credit slip. You will also have chargeback rights if you choose CREDIT at the point of sale.

When your card is swiped and you are asked for your PIN, Choose CANCEL and proceed with choosing CREDIT. If you choose to enter your PIN, a fee of \$.75 will be charged by MCCU.

The Debit Card will only withdraw funds from your share draft account for purchases.

Some merchants place a "Reapply Hold" on your Debit Card to ensure those funds are not spent before their charge can be processed. These holds are in place for twenty-four hours.

The daily monetary limit for purchases is your available balance (up to \$2,500.00).

Members Choice Credit Union has adopted a default limit on Card-Not-Present (CNP) to help prevent fraud on our member's debit cards. You will have a maximum of \$2,500.00 for a CNP transaction if there are sufficient funds in your account.

DEBIT CARDS CONTINUED

Although rare, should the ATM network be running offline, the limit will become \$200.00 until the network is online.

The initial Internet purchase using your MCCU Debit Card will prompt you to enroll your card in the Verified by Visa program. Use the fourth through seventh digits of your draft number for verification.

JOHN DOE
12345 ANYWHERE DRIVE
ASHLAND, KY 41102

73-7552/2421

103

Date _____

PAY _____ \$ _____

TO THE ORDER OF _____

MEMBERS CHOICE CREDIT UNION
P.O. BOX 1468
ASHLAND, KY 41105-1468

MEMBERS CHOICE
Credit Union

MEMO _____

MP

2421755281 01234567 0103

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MEMBER LIABILITY

You are responsible for your card. If you permit someone else to use your card or your PIN, you are responsible for any transactions they conduct on your account.

TELL US AT ONCE if you believe your card has been lost or stolen. If you believe someone has used your card or PIN without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If a transaction was made with your card or card number without your permission, and was a VISA transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. For any other ATM transactions or if you were grossly negligent the handling of your account or card, your liability for an unauthorized transaction is determined as follows.

If you tell us within two (2) business days you can lose no more than \$50.00, if someone else used your card without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you told us, you could lose as much as \$500.00.

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

(606) 329-7876

Or write to:

Members Choice Credit Union
PO Box 1468
Ashland, KY 41105
Fax: (606)329-8768 or (606) 928-1154