

Tips for Using Your New Debit Card

Just Swipe, **Press Credit and Sign**

Simple Tips for Using
Your New Visa Debit Card



TransFund[®]
Making Money Move.

Tips for Using Your New Debit Card

Use it for Purchases

Present your Debit Card for payment to any retailer that accepts Visa Debit Cards, such as restaurants, gas stations, grocery stores and department stores. Sign the merchant sales receipt and retain your copy. The amount of your purchase will be automatically deducted from your checking account, and a description of the transaction will appear on your monthly checking statement.

Select Credit, Not Debit

Many large retailers have self-service devices at the checkout counter that may require you to swipe your Debit Card and push a few buttons to process your transaction. The machine or clerk may even ask if the transaction is debit or credit.

Your card says DEBIT on the front, but remember to always select the CREDIT button.

Even though the purchase will come out of your checking account, the transaction will be processed through the Visa network, so you must select credit to be protected by multiple layers of security, including the Zero Liability Policy and continuous fraud monitoring for suspicious activity.* If debit is selected, the transaction will not be able to process and a denial message may be sent to the store clerk. As a reminder, your Personal Identification Number (PIN) will never be necessary when making a purchase.

Use it for Cash, too

Your new Visa Debit Card is also your ATM card. Use it to get convenient cash and perform other financial transactions everywhere you see the TransFund and Cirrus symbols.

*Visa's Zero Liability Policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. See financial institution for additional details.