

NON-VISA DEBIT TRANSACTIONS PROCESSING DISCLOSURE

Notice To Visa Debit Cardholders

- You may use your REGIONAL federal credit union Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.
- To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.
- To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.
- We have enabled non-Visa debit transaction processing on the STAR network.
- The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits (sometimes referred to as Visa's zero-liability program) and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact REGIONAL federal credit union if you have any questions regarding this notice.