

NON-Visa Debit Transaction Disclosure

1st Liberty Federal Credit Union allows NON-Visa debit transaction processing. We do not require that all such transactions be authenticated by a PIN. A NON-Visa debit transaction may occur on your 1st Liberty Federal Credit Union **debit card/check card** through the CO-OP Network. Below are examples to help distinguish between a VISA debit and NON-Visa debit transactions.

- To initiate a VISA debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce (internet), mail or 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 bill payment transactions, provides the account number for an e-commerce (internet), mail or telephone order transaction after clearly indicating a preference to route it as a NON-Visa transaction.

NON-Visa debit transactions **will not** provide the VISA zero liability protection benefit.

Provisions of the cardholder agreement relating only to VISA transactions are inapplicable to NON-Visa transactions.