

Your Guide to Your Debit Card

Peace of Mind with the EMV Chip

- ◇ Each transaction emits a one-time code. When the transaction is complete, the code is no longer useable. This provides another layer of security for your Debit Card!
- ◇ *How do you use your EMV Chip Card?* It's easy! Some merchants will still require that you swipe your card using the magnetic strip – most others will have you insert the EMV chip into a separate reader on the machine.

Fee-Free ATM Withdrawal

- ◇ At any *Southern Chautauqua Federal Credit Union* branch or any 7-Eleven in WNY
- ◇ Use as a Debit Card anywhere in the United States where you see the Co-Op Network.
- ◇ Look for the Co-Op Network Logo for a FREE ATM
- ◇ www.co-opnetwork.org/atm-locator/
- ◇ or Download the Co-Op ATM
- ◇ Locator App for your Mobile Device!



Debit Card Benefits

- ◇ Use as Credit or Debit
- ◇ No charge for using as Debit
- ◇ Built-in fraud protection and Monitoring
- ◇ FREE Home Banking and Mobile Banking -instant transfer
- ◇ Personal Technical Support

"Dream it, we'll Help
You Achieve it!"

Debit Card Security: What to do?

- ◇ ALWAYS be vigilant of your account.
- ◇ Any transactions that seems out of place or strange should be reported to the Credit Union Fraud Department *immediately*.
- ◇ Need your PIN changed? Give us a call!

Daily Debit Card Financial Limits

- ◇ \$1,000 ATM
- ◇ \$3,000 Point of Sale or \$4,000 Aggregate

Lost or Stolen Debit Card?

*Call 1-800-528-2273 as soon as you discover the loss.

*During Business hours, call (716)-665-7000 and we'll help you as soon as possible.

*There is a \$10 charge to replace a Debit Card, we can now change PIN numbers in house!



Traveling with your Debit Card

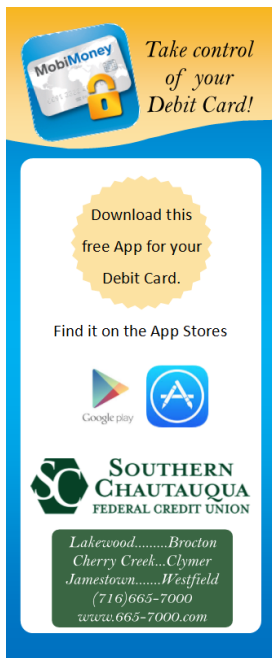
- ◇ Call (716)665-7000 prior to your departure so we can notate your account. This ensures that both VISA® and the Credit Union are aware that you are traveling, to cut down on potential fraud.
- ◇ SCFCU will update your Debit Card profile with a phone number that you can be reached at, should we need to contact you.
- ◇ It is important that you ALWAYS be vigilant of your account. *How do you do that?* Sign into your Home Banking and verify the transactions.

Check out our FREE mobile apps on Google Play and the Apple Store!



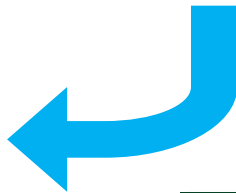
"Southern Chautauqua FCU"

Home Banking on-the-go!



Check out our MobiMoney brochure to learn how YOU can be in control of your Debit Card!

Or go to the App Stores to download it today!



Fraudulent Charges: What to do

- ◇ **DON'T PANIC!** Your SCFCU Debit Card is VISA® Verified to protect you in the event of fraud.
- ◇ Notify SCFCU of the transaction (s) to have your compromised debit card restricted and to discuss your dispute options.
- ◇ If there is a phone number in the charge description, call the number and talk to a merchant to verify the unauthorized or fraudulent charge. *In some cases, the merchant can refund or reverse the charge thus taking care of the issue.
- ◇ If the merchant is unable to help or there is no merchant contact information, SCFCU will help you dispute the charge by filling a VISA® fraud affidavit.
- ◇ Upon review, SCFCU will issue provisional credit ** in the amount of the fraudulent charge (s).
- ◇ The rest is up to us. WE will dispute the fraud through VISA® who deals with the merchant to negotiate a solution.
- ◇ *VISA® does require contact with the merchant if possible, as a first step in the dispute process.
- ◇ **Provisional credit may be rescinded if the charge in question is found to be legitimate.

ALWAYS make sure your contact information is up-to-date for SCFCU to reach you.

