

**VISA CREDIT/DEBIT CARD
IMPORTANT INFORMATION**

- Make sure to notify Coast Central Credit Union in advance if you are going on a trip that is out of the area or outside the United States. Provide specific information such as dates, cities, or countries you will be visiting. Visa restricts transactions in some countries where there are frequent fraud reports, so notifying us can help prevent your card from being blocked for suspicious activity.
- Make sure that Coast Central Credit Union has your current address, home/cell phone number, and email address so that we may reach you to verify any suspicious transactions.
- When making reservations for a hotel over the phone, make sure to ask for the cancellation policy and get a confirmation number. If you are making reservations online, read the cancellation policy before completing your reservation. You will get an email confirmation. Make sure to check everything carefully, including the address where your reservation was booked to make sure the location is correct. Always keep your confirmation for future reference.
- When canceling a hotel reservation, always get a cancellation number. Make sure to write down the cancellation number, the person you talked to (if over the phone), and the date you cancelled. If you complete your cancellation online, make sure you receive an email confirmation that shows your cancellation number.
- When using your Visa Credit or Debit card at restaurants, hotels, Visa allows the merchant to get approval for 20% above the transaction and for car rentals 15% above the transaction. This allows for tips, room service, or other extra charges that may occur. Please be aware of this because it may affect your available checking balance, especially if you have checks that need to clear.
- When using your Visa Debit card at an ATM you will be required to enter your PIN (personal identification number). If you do not know your PIN, you can visit any of our Member Services Branches to create a new one. Be careful when entering your PIN. If entered three times incorrectly, you will be unable to use your card. Additionally, it's essential that you call us at (707) 445-8801 or stop by any of our locations to have your card unblocked.
- You can access any ATM that has the VISA, STAR, or Co-Op Network logo. To find an ATM near you, go to coastccu.org and select "Locations & ATMS" at the top of any page. You may withdraw up to \$1,200 total per day at an ATM. Using a Coast Central Credit Union ATM or CO-OP Network ATM is always free, but a foreign transaction fee of \$1.50 will be assessed whenever you use a non-CO-OP Network ATM for withdrawals and transfers. Balance inquiries may be done at no charge. In addition, other institutions generally charge when you use their ATM's and the fee should be disclosed prior to completing your transaction. When using an ATM, funds are deducted from your account immediately.
- Point of Sale PIN purchases can be done at any merchant requiring a PIN. You may use the available amount in your account up to \$5,000 per day. Any surcharge should be disclosed by the merchant. When using your Visa Debit card with the PIN at a merchant, the transaction will post to your account immediately.
- The 3-digit code on the back of the card, also known as the CVV code or Card Verification Value, is used by online merchants. This code helps the merchant confirm that the individual making the purchase is the cardholder. When asked for your address during transactions, please provide your mailing address.
- If you are purchasing an item or service from a merchant that is located outside of the USA or their transaction processor is located outside of the USA, we will charge a 1% International Service Assessment fee.
- You can use your Visa Debit card to receive a cash advance from your checking account at any financial institution that accepts Visa. Your PIN will not be needed and no cash advance fee will be charged. Additionally, you can use your Visa Credit card to receive a cash advance at institutions that accept Visa. You will be charged the normal cash advance fee.

- Your Visa Debit card can be used at any merchant that accepts Visa to complete Point-of-Sale (POS) purchases. The card is run through a Visa terminal, just like a credit card, and the transaction is approved based on the funds available in your checking account. Once the transaction is approved, the merchant will usually have you sign a receipt. For smaller transactions, you may not have to sign a receipt. These transactions will not post to your account immediately. The funds will be held in your account (based on the merchant amount authorized) and will clear within 2-3 days. The hold will drop off your account as soon as the transaction posts, or after 3 days, whichever occurs first. You are responsible for all authorized transactions until they post to your account. There is a \$10,000 per day limit on signature transactions, with a \$5,000 maximum per transaction.
- It is extremely important that you keep track of all your checking transactions including debit purchases, checks, and electronic transfers. Only you know what additional transactions or checks may be pending on your account, and failure to keep proper track of this could result in overdrawn or Courtesy Pay fees.
- Immediately report lost, stolen or compromised cards by calling us at (707) 445-8801, Monday through Friday, 8 am to 6 pm and Saturdays 10 am to 3 pm. After hours, weekends, and holidays, call (866) 896-4689. If you are calling from outside of the USA, call the Visa Global Assistance Center collect at (303) 967-1096. A Visa representative will notify us, and in some cases may be able to provide an emergency replacement card for a Visa Credit card only. You should also contact Coast Central the next business day to report fraudulent transactions or discuss card replacement options. Alternatively, you may download the Coast Central Card Control app to have extra security and control with activity related to your Visa Debit and Credit cards.
- Card dispute and fraud verification assistance for the hearing impaired: (866) 309-4937 or (866) 317-9343.