

# Visa DEBIT Card General Guidelines

## General Account Information

### Phone Numbers and Addresses

**It is very important to keep us up-to-date with your correct address and phone number.** Card reissues/replacements may be returned or lost if we do not have your correct address. If there is a problem with your card and we are not able to contact you, we may have to block your card.

### Activation

To activate your card, you must call the activation number from your PRIMARY telephone number. Your primary telephone number is what we have on file for you (landline or cell). This needs to be kept current at all times to avoid issues with card activation.

### Expiration

Please be certain to check your expiration date. Cards due to expire are issued one month prior. For example, card expiration date is 01/14. The card is good through 01/31/14 but the new card will reissue in mid-December. If you do not receive your card by the 1<sup>st</sup> of the month that it is due to expire, please notify us.

### Signature On Back Panel

Maine Highlands Federal Credit Union advises you to sign the signature panel on the back of your card. The card must be signed in order to be valid. VISA considers a signature panel with the words 'See I.D.' or equivalent language to be invalid.

### PIN

Your PIN (personal identification number) should be kept in a secure location. It is your responsibility to maintain its security. To ensure this security, do not write your PIN on your card, do not keep your PIN with your card, and do not share your PIN with anyone.

To change or set your PIN, call 1-800-757-9848. The following information on file with us must be accurate before this can be done: phone number, Social Security number, date of birth, address and zip code. If needed, a PIN reminder can be sent to you if you have forgotten your PIN.

### Denials

Your card can be denied for a number of reasons. If your card is denied and you don't understand why, it is best to contact us at 207-924-5544 or 888-806-6920 rather than to continue trying.

### Closing Your Card

Cutting up your card does not prevent activity. In order to stop charges or fraud activity, you **MUST** contact Maine Highlands FCU to close your card.

## Card Limits

### Purpose

Card limits are set for your protection should your card become lost or stolen.

### MHFCU Limits

Card limits are set per 24-hour period – 4:00 pm EST to 4:00 pm EST each day.

- POS (Point of Sale) – This means at stores, gas pumps, online, over the phone, etc.  
Limit - \$2,000.00 per day, maximum 8 transactions per hour
- ATM/CASH – This means any ATM withdrawals or cash back transactions. This also includes any transactions done as a cash advance such as Postal Money Orders, Western Unions, and loan payments made to other financial institutions.  
Limit - \$1,000.00 per day, maximum 5 transactions per hour

## Holds and Authorizations

### Holds

When you allow a merchant access to your card, the authorization creates a hold on your account. When the merchant processes the actual transaction, and the amount they charge matches the authorization amount, the hold will expire. This hold is for a maximum of three days, so even if the merchant has not taken their funds by that time, the hold will still expire. It is important to monitor your account activity in order to obtain an accurate balance. Since ATMs do not always provide accurate balances, it is best to check your account online or call us to obtain your activity.

### Gas Merchants

When debit cards are used to purchase gas as a **debit**, the merchant will send through an authorization, usually \$75.00 or more.

When debit cards are used to purchase gas as a **credit**, the merchant will generally send through an authorization of \$1.00.

This authorization will place a short term hold (less than 1 hour) on your account. The actual amount of your gas purchase is what will be charged to your account.

## Fraud

### Enfacts

An Enfact is a fraud alert that we receive when there is a chance your debit card shows unusual activity. When this happens, your card may be blocked and we will contact you for verification.

### Safety Tips That Can Reduce Your Exposure To Fraud

- Monitor your account(s). On-line banking, mobile banking, and e-alerts are great tools to use for up-to-date information. Contact us if you would like more information on these services. Report any unauthorized transactions.
- Only carry the cards you intend to use. Leave the others at home in a safe place.

- Do not trust text messages, emails or direct telephone calls from unknown persons if they ask for personal information such as your card or account number. Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable. We will contact you whenever there is suspicious activity on your account via telephone, mail, or internet banking message.
- Care should be given when giving out your card numbers. There are many scams out there. For example, if something says it is FREE, and it is asking for your card number, it generally isn't free. Carefully review websites and merchants before giving out your card numbers. We recommend you never give your card number to anyone who calls or e-mails you. Once a merchant has your card numbers, they have access to your account.
- Beware of trial memberships. These are often a type of subscription that will charge your account on a regular basis.
- Never approach an ATM if anyone is lingering nearby. Never use an ATM if you see loose or wobbly parts attached to the face of the ATM or a dramatic change in the appearance of the ATM since your last visit. If you feel uneasy, go to another ATM location where you feel safer.
- If your card is captured inside of an ATM, call us immediately. It is likely the terminal owner will destroy your card.
- If you suspect that your card may have been compromised, contact us to block your current card. We will then issue you a new card with a new number.
- Be cautious when using your debit card for online purchases. If possible, designating one credit card with a lower limit for online purchases only is suggested because it limits exposure.
- Avoid using computers over which you do not have full control. This includes any public venue that provides WI-FI or any public computer with internet access.
- When providing your card for payment, be sure it is returned to you. Also, verify it is your card. Many businesses process several cards at once and could accidentally return someone else's card to you.
- Check your receipt before signing to make sure it is for the correct amount.
- When shopping online, do not store your login credentials or your card information on websites.
- Ensure your login credentials (user IDs and specifically passwords) have secure, complex passwords that are difficult to guess (ex: minimum of 9 characters long using a combination of upper & lower case letters, number and characters)
- Ensure that computer protections are current (ex: firewalls, anti-virus software, etc.)

## **Traveling With Your Card**

### Domestic and International Travel

Maine Highlands Federal Credit Union makes every effort to accommodate cardholders during their travels.

- **Notify us of your destination and dates of your trip.**
- Make sure you know your PIN before embarking on any trips.

- Make note of your 16-digit card number and keep it in a safe place separate from your cards.
- Know your daily card limits.
- Check your card's expiration date before your trip.
- Never travel with only one means to access your money.
- Ask us about Shared Branching locations available on your journey.
- You can use your card anywhere that accepts VISA. This also means you should be able to do a cash advance at financial institutions that accept VISA.
- Be aware that there are certain countries blocked from use.
- Monitor your accounts regularly; more frequently if traveling
- If any suspicious transactions occur outside from your normal spending pattern, your card may be blocked. So **it is very important you contact us before you leave.**
- If you are traveling to a foreign country, (particularly in Europe), merchants are more familiar with accepting EMV chip cards (cards with an embedded chip) than magnetic-stripe cards. Maine Highlands FCU offers EMV chip cards. Contact us for details.
- **Visa does require that magnetic-stripe cards be accepted everywhere Visa is accepted.**
- Research the current exchange rate for your destination to compare Visa's competitive rates to those offered by foreign exchange bureaus.
- Keep our telephone number handy in case you need to contact us in emergency situations (207) 924-5544 or 888-806-6920.

### **Lost or Stolen Cards**

Contact us immediately if you feel your card is lost or has been stolen.

#### During Business Hours

207-924-5544 or 1-888-806-6920

#### After Business Hours – Debit Cards

Inside U.S.

**1-800-472-3272**

Outside the U.S.

**1-973-682-2652**