

Can I get cash back with my purchases?

Yes, this is a convenient way to withdraw cash from your checking account when shopping, with no need to make a special trip to the ATM. Simply inquire if you can get cash back before the cashier calculates your purchase total. Many merchants will be happy to honor your request where the service is available.

What is a Personal Identification Number (PIN)?

A PIN is the numeric code you enter to enable a transaction at an ATM or point-of-sale terminal. Safeguard your PIN by memorizing it and not disclosing it to anyone. Do not write your PIN number on a piece of paper in your wallet where you carry your card.

How do I keep track of my purchases?

All transactions made with your card are listed on your monthly account statement. Each transaction shows the merchant name, the date of the purchase and the amount spent – so the more you use your card for everyday purchases; the easier it can be to track expenses and manage your budget. Go to our website at www.sperryfcu.org to monitor your activity with our on-line banking service.

Can I use my Visa Check Card to set up recurring bill payments?

Yes. From Internet and phone charges to health club dues more and more service providers are offering the convenience of automatic bill payments using your Visa Check Card. It ensures that your recurring bills are paid on time without the hassles of writing checks every month. And there are no interest charges since your payments are automatically deducted from your checking account. To set up recurring bill payments, simply contact providers that send you bills on a regular basis and ask if they can bill your Visa Check Card.

What other bill pay options are available?

You may pay your bills using your debit card at the biller's website. Just log onto a biller's website, enter your debit card number, enter the amount of the bill and that's it! You do not enter your PIN. This is referred to as a PINless payment. Utility, cable, and insurance payments are a few examples of how Pinless payments help you manage your finances the quick and easy way. Earn 1 point for every \$2 of the total bill amount.

How can my Visa Check Card help me handle my banking needs?

Your Visa Check Card gives you 24-hour banking convenience. Simply use your card to make deposits or withdrawals, check balances, or transfer funds between accounts at Sperry Associates Federal Credit Union.

Is it safe?

Absolutely! Use your Visa Check Card to pay for purchases and shop with confidence knowing that Sperry Associates Federal Credit Union protects your account. Whether you're shopping on the Internet, by phone, or in person, you'll have zero liability for unauthorized purchases...and carrying your card is much safer than carrying a lot of cash.

What should I do if my card becomes lost or stolen?

You should contact us immediately by calling 800.676-5512 and for all other questions, contact Member Services at 800.676-5512.