



*Better Rates... Better Services... Better Banking!™*

## **Frequently Asked Questions about the Sperry Visa® Debit Card**

### **What is a Visa Debit Card?**

It's a debit card that gives you all the benefits of an ATM card, plus this added bonus: You can use it to make purchases anywhere Visa is accepted. Just present your card, sign the receipt, and the purchase amount will be deducted from your checking account.

### **What do I need to know about the UChoose Rewards® program?**

With UChoose Rewards, you earn rewards for buying the things you need every day. Receive 1 point for every \$2 in purchases you make with your debit card when you swipe your card, select credit, then sign your receipt. Earn 1 point for every \$2 when you use your debit card to pay bills at billers' web sites.

### **What do I need to do to get started in the UChoose Rewards program?**

Register today at [www.uchooserewards.com](http://www.uchooserewards.com) and view your redemption options. Great rewards begin at just 1,500 points. Once you're ready to redeem your accumulated points, simply visit the website. The choice of gifts is wide and varied—from, appliances, luggage, airline tickets, DVDs, event tickets...check it out!

### **Can I use my card for purchases without paying interest charges?**

Yes. Since the money for your purchases comes directly from your checking account, there are no interest charges.

### **What other benefits will I enjoy?**

Your Visa Debit Card can get you out of checkout lines fast because you won't have to wait for check approvals. And every purchase will be listed on your monthly checking account statement, which can simplify your record keeping.

### **Where can I make purchases?**

Your Visa Debit Card can be used to make purchases at more than 25 million places that accept Visa – including restaurants, department stores, doctors' offices, airlines and hotels, grocery stores, gas station, and more.

### **What do I do when the merchant says enter your PIN for a debit card purchase?**

Tell the merchant you want to make a credit purchase and sign the receipt. By signing for purchases your reward points build up fast. The faster you accumulate points the sooner you can redeem them for valued gifts.

### **When I make a purchase, do I have to give the merchant personal information?**

No. You may need to present identification to the merchant, however, no other personal banking information, such as your PIN or account balance, can be accessed by merchants.

**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](http://www.sperryfcu.org) to monitor your activity with our on-line banking service.

**Can I use my Visa Debit 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 Debit 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 Debit 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 Debit Card help me handle my banking needs?**

Your Visa Debit 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 Debit 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.