



*Better Rates...Better Service...Better Banking!™*

### Using Your Visa Check Card

Your CU Succeed Checking Account entitles you to a Visa® Check Card. A check card allows you to withdraw money from your checking or savings account. This card can also be used to make purchases anywhere you see the Visa® logo! For security reasons your PIN number is mailed separately from your check card. It is strongly recommended that you do not keep your PIN # with your check card.

When making purchases with a check card you may choose “debit” or “credit” when paying. If you choose “debit” you will be required to use your PIN #. When you choose “credit” and sign for your purchases, you will earn UChoose® Reward Points. These points can be redeemed for “free” gifts. (For more information on this program visit our website [www.sperryfcu.org](http://www.sperryfcu.org))

We have placed ATM withdrawal and purchase limits on your Visa® Check Card to help you get used to using a check card and manage your money effectively. The maximum daily dollar limit for ATM withdrawals is \$100<sup>(1)</sup>. For point of sale purchases or “debit” transactions the total dollar amount is \$100 per day<sup>(2)</sup>. The maximum amount for “credit” transactions is \$100 per day<sup>(3)</sup>.

To ensure proper record keeping, it is a good idea to keep receipts and record all transactions in your checkbook. For more helpful information visit our website at [www.sperryfcu.org](http://www.sperryfcu.org).

(1) Maximum of 5 ATM withdrawals daily

(2) Maximum of 5 point of sale transactions daily

(3) Maximum of 20 “credit” purchases daily