

**ANNUAL NOTICE REGARDING NON-VISA PINLESS  
DEBIT TRANSACTIONS**

We allow non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network (a non-Visa Network) without using a PIN to authenticate your transactions.

The non-Visa debit network for which such transactions are allowed is ACCEL/Exchange.

Examples of the types of actions that you may be required to make to initiate a Visa debit transaction include: signing a receipt, providing a card number, using Verified by Visa® over the Internet or swiping your card through a point-of-sale (POS) terminal, and choosing to route the transaction over a Visa network.

An example of the type of action you may be required to make to initiate a non-Visa debit transaction include: entering a PIN at a point-of-sale terminal or, for certain bill payment transactions, providing the account number for an e-commerce or mail telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Plus, Cirrus and Pulse networks.

Be advised that the rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact Collegedale Credit Union with any questions you may have regarding this notice.

Thank you

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