



## What you need to know about your VISA Debit Card

Your VISA Debit Card will arrive between seven to ten business days after requested. The card and pin number will be mailed to you directly from VISA and will arrive separately. Pin numbers are computer generated and cannot be changed to a personal selection at this time. The credit union cannot recover forgotten pin numbers, but can request a new pin number be issued which will be mailed to you directly from VISA and will take between seven to ten business days after requested to arrive.

### **Daily Limits**

- ATM Limit \$300.00
- Debit (pin-based, & some bill payments) Transaction Limit \$500.00
- Credit (signature/online) Transaction Limit \$1,000.00

If you need to make a larger purchase, these limits may be raised. In order to increase a limit, please call the credit union in advance with your card number and purchase amount needed for that day. Your identify will be verified.

### **Travel**

Due to certain restrictions that are in place to protect your account, our system may identify out of town transactions as suspicious and prevent you from making purchases. Call the credit union prior to your trip and we will authorize your card for out of town use.

Certain restrictions are in place that will not allow you to use your debit card at car rental agencies. Call the credit union prior to using your debit card at a car rental agency and we will release these restrictions for you.

### **Holds**

If you purchase gasoline at the pump, the gas station may hold up to \$125.00 rather than the actual purchase amount. For example, a \$25.00 purchase may look like a \$125.00 purchase until the transaction clears (which may take up to three days). If you pre-pay inside the gas station with your debit card, the gas station will not place this hold.

### **Exceptions**

Sometimes your transactions may not clear in the order they were performed, causing your balance to appear to be more than what is actually available. When this occurs, you may accidentally spend more money than you have. If this happens, we mark the account as having an “exception” and your debit card will be blocked until your account is brought back to a positive balance.

### **Verified by Visa**

This free VISA service provides multi-level security to cardholders so they can feel confident no matter how they use their Visa card. This service improves the security of online payment transactions and reduces disputes and fraudulent activity related to VISA payment cards. Once you’ve received your VISA card, activate your card with the Verified by VISA service through the link provided on the Home page of our website, [www.memberschoicewv.com](http://www.memberschoicewv.com).

### **NTouch24 & MCWV App**

Our Online Banking system NTouch24 is absolutely free and available 24/7. It is an easy way to keep track of your debit card transactions. With NTouch24 you can view all your account balances and transaction histories in one convenient place, transfer or schedule transfers between your accounts, enroll in eStatements, send and receive secure messages with the credit union, utilize Online Bill Pay, set-up eAlerts, receive eNotifications and much more. Sign-up through our website, [www.memberschoicewv.com](http://www.memberschoicewv.com).

Our custom MCWV App allows you to perform convenient and secure transactions from your smartphone or tablet device. You can view accounts, view transaction histories, make transfers and have quick access to direct links for more information on our Loan products, current Rates and more. To utilize our MCWV App, you must first be enrolled in NTouch24 Online Banking. Search “Members Choice WV FCU” in your app store to download. Standard data rates may apply. Check with your mobile phone carrier for details.