



PIN-less Debit Disclosure

Non-Visa Debit Transactions: Tucson Federal Credit Union enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your TFCU debit card through the Accel Network. Below are examples to distinguish between a Visa debit and non-Visa debit transaction:

- To initiate a **Visa debit transaction** at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments), or swipes the card through a point-of-sale terminal.
- To initiate a **non-Visa debit transaction**, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides 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.

A **non-Visa debit transaction** will not provide the zero liability protection benefit and, if a Rewards program is present, may not be considered an eligible Rewards transaction. Provisions of the cardholder agreement relating only to Visa transactions are not applicable to **non-Visa debit transactions**.

For more information please send us an email at icanhelpyou@tucsonfcu.com