

Q What if my card is lost or stolen?

A Notify the credit union immediately by calling 1-800-472-3272 and say you are with Genesee Valley F.C.U. or call the credit union office during business hours. Your liability is very limited if you call as soon as you discover the loss/ theft.

Q How do I keep track of my transactions?

A Each transaction you make with your Debit Card will appear on your checking statement, complete with the name and location of the merchants or banks with which you have done business with. Please list all your transactions in your checkbook register to keep your account in balance. Many members find it helpful to keep the receipts and log them into their register when they get home.

Q Why use the Debit Card?

A Doubles as your ATM Card

- Accepted worldwide – anywhere you see the MasterCard logo
- All the benefits of a Credit Card without the fees or interest
- Lightweight - Fast and Easy
- Detailed activity on statements

Q Can I use the card to make reservations?

A Yes – but the reservation amount will be authorized against your checking account balance. The funds will not be deducted from your checking account – but for three business days it will reduce your available balance on your Card. We suggest you keep a credit card for these types of transactions.

Genesee Valley Federal Credit Union Membership Benefits

- FREE ATM/MasterCard Debit Cards
- Access to surcharge-free Allpoint and Co-op ATM locations
- Quality FREE, Premium & Fresh Start Checking Accounts Available
- Certificates of Deposit
- FREE Additional Savings, Holiday and Club Accounts
- Money Market Account with Checks
- Direct Deposit & Payroll Deduction
- Bill Pay (Free with Premium Checking Account)
- FREE Home Banking at www.GeneseeValleyFCU.com
- Order your checks on-line
- 24-Hour Phone Auto Teller (PAT)
1-800-403-6637 (1-800-40FONES)
- IRA Account & IRA Certificates
- Low Interest Rates on Loans
- Auto, Personal, Home Equity & Mortgage Loans Available
- Disability & Life Insurance on Loans
- Gap Insurance
- Convenient Loan Payment Options
- FREE Financial Counseling
- “Credit Union By Mail” Envelopes
- Family Memberships & Children’s Accounts
- NCUA Insured Accounts to at least \$250,000
- Money Orders
- Electronic Statements



Get cash wherever you go!



WHAT DOES AN ATM* CARD DO?

*ATM denotes Automated Teller Machine

ATM Cash Withdrawals

- Withdraw cash up to \$600.00/day
- Always Free at Genesee Valley FCU ATMs
- Surcharge free at Network ATMs
- At non-GVFCU ATM's checking Accounts will receive 4 Free/Month, Savings Accounts will receive 4 Free/Month, 8 Free/Month with a Premium Checking account

Make purchases anywhere you see the NYCE or CIRRUS Logos

Get cash back when making a purchase where allowed.

- Called POS (Point of Sale Purchases w/cash back)
- With purchase get cash back up to \$100/day
- Unlimited and never a charge

Account Transfers and Inquiries Available:

- PAT (Phone Auto Teller) 1-800-403-6637
- ATM (Small fee for balance inquires and transfers)

You need your PIN to use an ATM or to make purchases/cash back at merchants.

Tips For Avoiding Fees

Use your ATM to purchase small items like bread and milk or even gum. Ask for cash back when making these purchases. There is never a charge for this service.

Check our website www.GeneseeValleyFCU.com for a list of surcharge-free ATM locations.

WHAT DOES A MASTERCARD DEBIT CARD DO?

Think of your MasterCard Debit Card as a "plastic check". Like an ATM card, the Debit Card is linked to your checking and savings accounts. It is part of the MasterCard network, which means you can use it at ATMs around the world. You can use it just like a credit card to make purchases. But instead of charging purchases,

the amount is deducted from your checking account, so there are no finance charges. It allows you to leave your checkbook at home. It's also easy to keep track of your cash, since your purchases are listed on your monthly checking statement in detail.

- Making purchases with the credit feature of the card anywhere you see the MasterCard logo allows total purchases & cash back up to \$2,500.00/day.
- Daily maximums can be increased for a day with advanced notice.

To withdrawal cash or to get cash back at merchants with your MasterCard Debit Card you need your PIN.

For use with Free & Premium Checking Accounts

- It is a "combo" card that is both an ATM Card as well as a Debit Card

Benefits with your ATM Card

- Use as an ATM or Debit card at any world wide location
- Choose your own PIN
- NO Fees for making purchases with your Debit Card
- Convenient to use as a Credit Card for online shopping. (As long as funds are available)
- Funds are deducted directly from your Checking, Money Market or Savings Account
- Use the "cash back" option at merchants instead of stopping at the ATM
- FREE ATM access at any Genesee Valley Federal Credit Union Branch
- Eight FREE withdrawals at "NON G.V.F.C.U. ATM'S" per month with your Premium Checking Account
- Four FREE withdrawals at "NON G.V.F.C.U. ATM'S" per month with your Quality Free Checking.
- Balance Inquiries are \$1.00 each or use P.A.T. or Home Banking for FREE.
- Visit any Allpoint or Co-Op ATM in the country or TXT MYCOOP (692-667) for the ATM nearest you. (FREE based on your cell phone provider).

For convenience you can visit surcharge-free ATM Network Allpoint and Co-op Networks.



No-charge from non- GVFCU ATM Machine

Make purchases using the credit feature of the card anywhere you see the MasterCard logo by signing the receipt

- Surcharge Free
- Total purchases & cash back \$2,500/day
- Daily maximums can be doubled for a day with advance notice
- Only withdraws from your checking account when making purchases

Account Transfers and Inquiries Available:

- with our online banking - www.GeneseeValleyFCU.com
- P.A.T. (Phone Auto Teller) 1-800-403-6637
- ATM (a small fee per transaction applied at non-GVFCU ATMs. See fee schedule.)

All the Benefits of an ATM Card

the added feature of using it anywhere MasterCard Credit Cards are accepted. (Several merchants will require you to use your PIN instead of the credit feature.)

QUESTIONS & ANSWERS

Q Is a MasterCard Debit Card really more convenient than Checks?

A The "Check Card" is more convenient to use when a check is not acceptable, you don't want the burden of a checkbook, or when you are out of town. It is also great for instantly ordering on-line, over the phone, by mail order and for identification. Ask a Genesee Valley F.C.U. Member Service Representative to explain more of the benefits.

Q Is it safe?

A Yes. If you check your statement monthly and report unauthorized transactions within 2 business days of discovering a problem – the maximum you may lose is \$50 and usually it will be nothing. You don't need to carry large amounts of cash or a bulky checkbook that could get lost. (See Terms and Conditions of Your Account for complete details)