



Important Information about your Deer Valley Credit Union Visa Debit Card

Deer Valley Credit Union enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a personal identification number (PIN). The non-Visa debit network(s) for which such transactions are enabled are STAR and Jeanie.

To initiate a **Visa debit transaction** at the point of sale, you may sign a receipt, provide a card number over the phone or via the Internet, or swipe the card through a point-of-sale terminal.

To initiate a **non-Visa debit transaction**, you may be required to enter a PIN at a point-of-sale terminal, or for certain bill payment transactions that are initiated on a PIN-Debit Network, including initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The zero liability rights and protections are applicable only to Visa debit transactions. Additional consumer liability limits and streamlined error resolution procedures, as described in your agreement with us, are not applicable to transactions processed on a PIN-Debit Network.

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