

Annual Notice Regarding Non-Visa Debit Transactions

AERO Federal Credit Union allows non-Visa debit transaction processing. This means you may use your Visa-branded debit card to initiate transactions on a PIN Debit Network (*i.e.*, a non-Visa debit network) without using a personal identification number (PIN).

To initiate a Visa debit transaction, you may be required to sign a receipt, provide a card number (for example, over the phone, by mail, or on the internet), or swipe your card through a point-of-sale (POS) terminal, and choosing to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may be required to enter a PIN at the POS terminal or, for certain bill payment transactions, provide 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 following network(s): Accel and STAR.

The terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (*i.e.*, Visa's zero-liability program) and the streamlined error resolution procedures for Visa debit card transactions are not applicable to transactions processed on a PIN Debit Network.

If you have any questions about this notice or non-Visa debit transactions, please contact us at:

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