

Debit Card Update! Please Read!

Due to new federal regulations...

Your PIN might be required for both point of sale and ATM transactions.
If you cannot find your PIN, please contact the KTFCU office ASAP.

Q's and A's

1. Will my card still work as a credit?

Yes – after the swipe, press credit or advise the merchant it's a credit and then sign for the transaction as usual.

2. What happens if the merchant won't accept my card as a credit?

You can complete the transaction as a debit by entering your PIN on the keypad to authorize the transaction.

3. I can't remember my PIN. Help!

We can order a replacement PIN for you – give us a call.

4. Can I get cash back now?

Yes – use your card at a point of sale terminal as a debit and enter your PIN to authorize the transaction.

5. Has anything changed with the way I currently use my card at an ATM?

Yes – at an ATM, if you have a choice of debit or credit, you should choose debit and enter your PIN to complete the transaction.

6. What changes will I see with my card and internet transactions?

You should not notice any changes when you use your VISA check card to shop on the web.

7. I have automatic payments already set up with my debit card. Do I have to change these?

No, these payments will not need to be changed.

8. Can I expect to have extra fees when I use my card as a debit?

No – there will be no fee applied to a PIN based debit transaction. As before the change, a fee for non-sufficient funds could apply if your balance is not adequate to support the transaction, but no extra fees will be assessed.

9. I don't want to give my PIN to my waiter with my card. What can I do?

We don't recommend that you ever give your PIN to someone who is not authorized to use your account. We anticipate you will see no change when you use your card in a dining or fast food setting. These transactions will continue to be processed as a credit as they were before the change.