



To activate VISA Debit card: Call 1-800-757-9848

To report a Lost/Stolen VISA Debit Card:

Call 256-533-0541 during Rocket City FCU's business hours immediately if you think your VISA Debit card is lost or stolen. If the credit union is closed, call 1-800-472-3272 to report your lost or stolen VISA Debit Card. In most cases, your VISA Debit Card will be blocked immediately, thereby preventing any additional charges from posting on your account. Once your card is blocked, you will need to come into either location to fill out a form for a new VISA Debit card and PIN number.

Been denied a transaction on your VISA Debit Card?

There are several possible reasons for a debit card denial.

- You may not have enough funds available in your account
- The merchant's network may be down and unable to process the transaction

Each debit card has the following transaction limits:

- 3 transactions per 30 minute period
 - \$500 internet or phone transaction limit per day
 - \$600 ATM transaction limit per day
 - \$2000 POS transaction limit per day
- *These limits may be temporarily lifted or increased for your convenience.
Call the main office at 256-533-0541 for more information.

It is possible that you have been denied a transaction because of suspected fraudulent activity on your VISA Debit Card. Please contact the main office at 256-533-0541 during business hours for more information on this issue. Read on to see what to do if you have a suspected fraudulent charge on your VISA Debit Card.

Received a call about possible fraudulent activity from Enfact Notification Service?

We use the Enfact Notification Service to verify transactions on your VISA Debit card. If the transaction appears fraudulent in any way, based on generic patterns of activity, Enfact may contact you to inform you of the fraud. At no time will Enfact ask you for your personal information. They will only verify your personal information.

Need to dispute a VISA Debit Card transaction? Follow these instructions:

- *Contact the merchant first. Note the following information when you make the call:*
 - a. Phone number used to contact merchant
 - b. Date and time of the call
 - c. Name of the person you speak with
 - d. If merchant promises a refund, ask what specific date the refund will post.
 - e. Any details that might be important later, like re-stocking fees on returned items or return policies.
- *If the merchant fails to resolve the dispute, contact our main office, at 256-533-0541 during business hours.*
- *Defining an Unauthorized EFT (Electronic Funds Transfer) Transaction*

Regulation E defines an “Unauthorized Transaction” in 205.2 (m)

Unauthorized EFT means an EFT from a consumer’s account initiated by a person other than the consumer without actual authority to initiate the transfer and from which the consumer receives no benefit. The term does not include an EFT initiated:

1. by a person who was furnished with the access device to the consumer’s account by the consumer unless the consumer has notified the financial institution that the transfers by that person are no longer authorized.
2. with fraudulent intent by the consumer or any person acting in concert with the consumer
3. by the financial institution or its employees.

The commentary of Regulation E 205.2 (m) states:

If a consumer furnishes an access device and grants authority to make transfers to a person (as a family member or coworker) who exceeds the authority given, the consumer is fully liable for the transfers unless the consumer has notified the financial institution that transfers by that person are no longer authorized. *Any notifications that EFT transactions are not authorized if conducted by certain persons must be provided to Rocket City Federal Credit Union in advance of any transaction being disputed. Contact our main office at 256-533-0541 during business hours to obtain the form needed to change your authorized VISA Debit Card or Credit Card users.*

- *If you have a suspected fraudulent charge on your VISA Debit Card:*
First, please contact the main office at 256-533-0541 during business hours. You will need a copy of your transactions, either printed by Rocket City FCU or by you at home via your Virtual Branch. You will also need a police report on the fraudulent charges. Once the police report is obtained, you may bring it to the main office, located at 2200 Clinton Avenue in order to dispute your charges.

To activate a VISA Credit Card: 1-800-456-6870

To report a lost or stolen VISA Credit Card:

Call VISA Credit Card Services at 1-800-808-7230 24 hours a day, 7 days a week. If you immediately report the loss or theft of your VISA Credit Card, your liability for unauthorized transactions could be \$0.

Received a call about possible fraudulent activity from Falcon Security Services?

We use the Falcon Security Services to verify transactions on your VISA Credit Card. If the transaction appears fraudulent in any way, based on generic patterns of activity, Falcon may contact you to inform you of the fraud. At no time will Falcon Security Services ask you for your personal information. They will only verify your personal information.

Received an unexpected declined transaction on your VISA Credit card?

There are several possible reasons for a VISA Credit Card denial.

Each VISA Credit Card has the following transaction limits:

<u>Type</u>	<u>Dollar Limit</u>	<u># of Transactions</u>
Daily Limit	\$5,000	9
(This is TOTAL daily limit of all in personal transactions)		
Automated fuel pumps	\$150.00 per transaction	3
Gas station (inside register)	\$2,500.00	5
Money orders	\$5,000.00	9
ATM cash advance	\$1,005.00	5
Department Stores	\$2,500.00	5
Grocery Stores ***	\$2,500.00	2
(***)includes Walmart, etc.)		
Internet or mail order	\$5,000.00	9
(This total is separate from above).		

Unfortunately, sometimes fraudulent transactions on your VISA Credit card may put an automatic stop on your card and cause some members to be declined on valid transactions. If this occurs, we apologize for the inconvenience. Please call us at 256-533-0541 during business hours or 1-866-334-1048 24 hours a day, 7 days a week so that we can re-activate your card so that the transaction can go through and solve any issues that may pertain to fraud.

If you suspect fraudulent charge on your VISA Credit Card that was not caught by Rocket City FCU or Falcon Security Services, call 1-800-215-6280 extension: 44149 in order to dispute a charge.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

