

Grab a hold of convenience and security.

Activate and begin using your Affinity Plus Visa® debit card.

Purchase items online or in-stores with your Affinity Plus Visa debit card that's connected to your checking account. You can also use your card information to set up recurring payments such as gym memberships or utility bills.

Convenience features

Activate now. Call (866) 985-2273 to activate and begin using your card immediately.

Change your PIN. Update your PIN instantly by calling (866) 985-2273.

ATM access. Withdraw cash at an ATM by inserting your card and entering your PIN. Use any ATM that's on the MoneyPass, SUM, or CO-OP network to withdraw cash surcharge-free. To find a MoneyPass, SUM, or CO-OP ATM, use the locations feature in mobile banking or visit affinityplus.org/connect-with-us/locations/atms.

Cash back at merchants. At participating retailers, choose "Debit" when prompted, and then enter your PIN and select your desired amount of cash back.

Check your balance. View your account balance and everyday activity using online or mobile banking.

Security features

EMV-chip technology. EMV-chip technology is the global security standard to help cardholders protect their personal and card information. When EMV cards are used at participating terminals, no personal or card information is transferred, just a unique, one-time code that allows payment to be made.

Visa's Zero Liability Program. Your card is also protected by Visa's Zero Liability Program, which ensures you won't be held responsible for unauthorized charges should they occur.



Fraud detection. We look at the purchases you've made in the past to determine your normal spending behavior and alert you if we notice activity that may be suspicious. If you're planning to travel and/or make an out-of-the-ordinary purchase – such as buying a high-priced item or one from an out-of-state retailer – then contact us ahead of time so we can note your account.

Magnetic stripe. A familiar feature on your card is the magnetic stripe. You can swipe your card as you always have if you're using a terminal that doesn't accept EMV cards.

Important Information

Terms and Conditions. Use of this card means you understand and accept its terms and conditions as well as the terms and conditions of its associated Affinity Plus checking account.

Lost or stolen cards, or detection of unauthorized use. Notify Affinity Plus immediately if you discover your card has been lost or stolen, or unauthorized charges have occurred, at (800) 322-7228. For assistance outside of Affinity Plus' business hours, contact Visa® at (888) 918-7813.

affinityplus.org
(800) 322-7228




AFFINITY PLUS
FEDERAL CREDIT UNION

Not for Profit. For People.®

M-123352

Affinity Plus Federal Credit Union Visa® Debit Card Terms and Conditions

The purpose of the Agreement is to establish the terms and conditions of Visa® Debit Card access to your Affinity Plus account. In this agreement, the words "I", "my", or "you" mean each person who applies for a Visa® Debit Card or who uses the card. "We", "us", or "our" refers to Affinity Plus. The word "card" means your Visa® Debit Card and duplicates of said card. The word "account" means your Affinity Plus account.

- 1. Availability.** The Visa® Debit Card is available to all members when they open an Affinity Plus checking or Membership Savings account.
- 2. Point-of-Sale Transactions.** You can use your Visa® Debit Card to access checking account funds when you purchase goods (in person or by phone), pay for services in person or by phone), get cash from a participating financial institution, and do anything that you can do with a credit card. Using your card, you may not exceed 15 transactions per day or the available amount in your checking account, whichever is less.
- 3. ATM Transactions.** You may use your Visa® Debit Card to access your checking account and Membership Savings funds at an ATM:
 - You may withdraw up to \$1,000.00 per day at an ATM.
 - You may make deposits to your checking or Membership Savings accounts at some Affinity Plus owned ATMs.
 - ATM transactions are online and post to your checking or Membership Savings accounts immediately. However, there is a 48 hour hold on deposits.
 - Any ATM fees are subject to the terms and conditions of your Affinity Plus accounts.
- 4. Termination.** You may terminate this agreement by contacting us. We may terminate this agreement at any time without prior notice, including card capture. Affinity Plus checking accounts or Membership Savings accounts, where Visa® Debit Card have been issued, require two business days to close.
- 5. Ownership.** The Visa® Debit Card remains the property of Affinity Plus and will be surrendered immediately upon request. This card is not transferable and the privileges may be revoked at any time without prior written notice.

Fees.

Monthly fee: None

Check card purchases: None

New PIN: None

Report lost card: None

- 6. Foreign Transactions Fee.** Effective April 2, 2005, the exchange rate for international transactions will be a rate selected by Visa® from a range of rates available in whole sale currency markets, which may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%.
- 7. Documentation.** If you have any Visa® Debit Card transactions in the statement cycle, you will receive a monthly statement. Any resulting service charges will automatically be withdrawn from your checking account (if you have one) or your Membership Savings account each monthly cycle. If you use the Visa® Debit Card at an ATM terminal, you should receive a receipt at the time of the transaction.
- 8. Financial Institution's Liability.** If we do not complete a transaction for you on time or in the correct amount, we will be liable for our losses and damages. However, there are some exceptions. We will not be liable, for instance:
 - If, through no fault of ours, you do not have enough money in your account to complete the transaction.
 - If you have an overdraft line and the transaction would put you over the limit.
 - If the automated teller machine where you are doing the transaction does not have enough cash.
 - If the ATM was not working properly and you knew about the breakdown when you started the transaction.
 - If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions we have taken.
 - There may be other exceptions.
- 9. Confidentiality.** We will disclose information to third parties about your account or the transactions you make:
 - When it is necessary for completing the transaction; or
 - In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
 - In order to comply with government agency or court orders; or
 - If you give us written permission.

Currently, we may arrange for merchants to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants to store this information, you acknowledge that we may share updates to this information with these merchants.

- 10. Unauthorized Activity. Consumer liability.** Call (888) 918-7813 if you believe your card and/or code has been lost or stolen. If you notify us within two business days after you notice your card has been lost/stolen, you will not be held liable for any unauthorized transactions. If you notify us after two business days, you may be held liable for up to \$50 of unauthorized transactions. If you see unauthorized transactions on your statement and you do not notify us for 60 days after receiving your statement, you may be held liable for all unauthorized activity/transactions.
- 11. Contact in the Event of Unauthorized Transfer/Activity.** If you believe your Visa® Debit Card has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, please call (888) 918-7813, or write at the address found below.
- 12. Right to Bring Civil Action.** You may bring civil action against any person violating any provision of Minnesota Statutes 47.69 (governing consumer privacy and unauthorized transactions). If you prevail in such an action, you may recover the greater of your action damages or \$500. You may also be entitled to recover punitive damages, your court costs, and reasonable attorney's fees.
- 13. Illegal or unlawful transaction.** You may not use your card for any illegal gambling or other illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.
- 14. Error Resolution Notice.** In case of errors or questions about your electronic transactions, call or write us at the telephone number and/or address below. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.
 - Tell us your name, your member number, and Visa® Debit Card account number.
 - Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it was an error or why you need more information.
 - Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days (90 days if the transaction involved a point of sale transaction or a foreign initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

AFFINITY PLUS FEDERAL CREDIT UNION,
175 West Lafayette Frontage Road, St. Paul, MN 55107
Business Days: Monday through Friday, excluding holidays
Phone: (651) 291-3700 or (800) 322-7228 | Reporting your card and/or PIN lost or stolen: (888) 918-7813
www.affinityplus.org