



Notice on non-Visa® debit transactions

Merchants have the ability to choose which of several networks they use to process your Visa® debit card transactions, including non-Visa® debit transactions that do not require a Personal Identification Number (PIN) to authenticate each transaction.

Educators Credit Union enables non-Visa® debit transaction processing on the Pulse network.

The distinction is important because non-Visa® transactions will not provide the zero-liability protection benefit. Provisions of the cardholder agreement relating only to Visa® transactions are not applicable to non-Visa® transactions. Additionally, if a non-Visa® transaction is processed, no Points for Perks will be awarded for that transaction.