

THIS IS NOT A CREDIT CARD.

Your new VISA® Debit Card allows you buying power to more than 20 million locations worldwide. Here are some important things you should know when using your new VISA® Debit Card for purchases and cash withdrawals:

- Please sign your VISA® Debit Card as soon as you receive it, and read your agreement and disclosure carefully.
- Memorize your VISA® Debit Card personal identification number (PIN). Do not write it on the back of your card or keep it with you. Never give your PIN to anyone.
- Remember that VISA® Debit Card purchases are debited against your checking account. They are not credit card purchases. Be sure to save all your receipts and enter transactions in your checkbook register. Transactions will be itemized on your monthly checking account statement.
- VISA® Debit Card purchases are authorized based on the availability of sufficient funds in your checking account at the time of purchase.
- Tell us at once if you believe your card has been lost or stolen. Immediately call at (912) 882-4630 or toll free (888) 484-8328 (outside Camden County only) or call our Card Processing Center at (800) 472-3272 and select "Debit Lost/Stolen".
- If you are traveling out of the United States, please contact your local United 1st FCU branch to ensure your card can be accessed in a foreign country.
- Safeguard your account number. Always get merchant and ATM receipts and destroy any carbon copies.
- Pressing credit instead of debit protects your charge-back rights and earns you reward points. Visit www.scorecardrewards.com to check your reward points balance.
- If you are disputing a transaction made with your VISA® Debit Card, you must seek resolution as you would with any cash or check transaction.
- We recommend you don't use your VISA® Debit Card for making a reservation at such places as hotels or car rental agencies. These merchants place up to a 10-day hold of a stay/rental. We suggest using a credit card for making reservations. However, you may use your VISA® Debit Card when finalizing your transaction at a hotel or car rental agency.
- Be careful when using your VISA® Debit Card for Internet subscriptions or services. Read all screens carefully to make sure you know what you are signing up for. Read all procedures on how to cancel the subscription or service.
- Be aware that some gas stations may place holds of \$75.00 or more on pay at the pump transactions. These holds may remain on account until actual purchase amount settles.

Debit card may also be referred as VISA® Check Card, VISA® Share Check Card, VISA® Debit Card

You can use your VISA® Debit Card
wherever you see the following:



St. Marys Service Center
(912) 882-4630

Kingsland Service Center
(912) 729-2800

Blackshear Service Center
(912) 449-4077

Eastman Service Center
(478) 374-7777

Folkston Service Center
(912) 496-2006

Waycross Service Center
(912) 283-1450

Toll Free
(888) 484-8328

www.united1stfcu.org



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

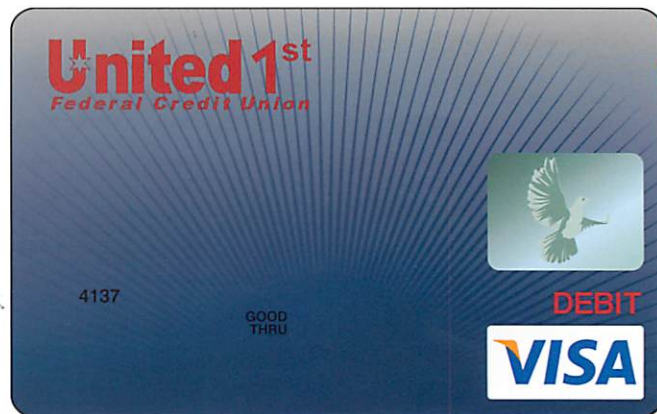


Federally Insured By NCUA



Important tips for using your VISA® Debit Card...

Now earning reward points!



www.united1stfcu.org