



Non-VISA Debit Transactions:

Valley Oak Credit Union enables non-VISA debit transaction processing and does not require that a Personal Identification Number (PIN) authenticate all such transactions. A non-VISA debit transaction may occur on your Valley Oak Credit Union debit card through the Accel/Exchange & Star Networks. Below are examples to distinguish between a VISA debit and non-VISA debit transaction:

- To initiate a VISA debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-VISA debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction.

A non-VISA debit transaction will not provide the zero liability protection benefit, and if a Rewards program is present, a non-VISA debit transaction may not be an eligible Rewards transaction.

Provisions of the cardholder agreement relating only to VISA transactions are inapplicable to non-VISA transactions.

Catalog# 57601-debit-0208