

United Energy Credit Union is now offering the Debit MasterCard.

Save time while enjoying added convenience and security with this card. Members must have a checking account to be eligible for a Debit MasterCard. This card will replace the members' current ATM card; however, with the UECU Debit MasterCard you can easily access your checking account funds to make purchases anywhere you see the MasterCard logo -- plus you can still get cash at an ATM machine.

FASTER

- Instead of taking the time to write a check, show identification, and wait for check approval – simply use your UECU Debit MasterCard. The speed, convenience, and acceptance of a credit card without finance charges.
- Simply swipe your card, press, credit, sign the receipt and the transaction is complete.
- You can also enter your Personal Identification Number (PIN) to complete a transaction if prompted to do so.
- Either way, the purchase amount is always deducted directly from your checking account.

MORE CONVENIENT

Ensure on time payments by using your card for Automatic Bill Payments. A “debit” card works as well as a credit card for these payments.

- Just set up the payments once and you'll know that those bills will be paid on time, even when your schedule gets busy!
- You are in control and no more late payments.
- Perfect for monthly dues, utilities, insurance premiums.
- Access your account for all of your everyday purchases, including groceries, gas and lunch with friends. Take your UECU Debit MasterCard along when you travel, too. You can use it at millions of locations worldwide

SAFER

- You don't need to carry large amounts of cash.
- Fraud monitoring is built into the card.
- You're protected from the unauthorized use of your card by zero liability*, so you can use your card to buy with confidence wherever and whenever you shop. Eligible transactions include purchases made with your card that do not require a PIN. When asked “Debit or Credit” select credit and your purchases will be protected.

* Covers U.S.-issued cards only. Zero liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by MasterCard. Some restrictions apply; see your Cardholder Agreement for more details.

SEVEN TIPS FOR RESPONSIBLE USE OF DEBIT CARDS

1. If your card is lost or stolen, report the loss immediately to your financial institution.
2. If you suspect your card is being fraudulently used, report it immediately to your financial institution.
3. Hold on to your receipts from your debit card transactions. A thief may get your name and debit card number from a receipt and order goods by mail or over the telephone. Your card does not have to be missing in order for it to be misused.
4. If you have a PIN number, memorize it. Do not keep your PIN number with your card. Also, don't choose a PIN number that a smart thief could figure out, such as your phone number or birthday.
5. Never give your PIN number to anyone. Keep your PIN private.
6. Always know how much money you have available in your account. Transactions posted to your account without available funds will incur a Non-sufficient Funds Fee and you will be responsible for any fees charged.
7. Keep your receipts in one place -- for easy retrieval and better oversight of your bank account. You must have your receipt to dispute a charge.

THE DIFFERENCE BETWEEN DEBIT OR CREDIT

You may select “Debit or Credit” when making a purchase with your United Energy Credit Union **Debit** MasterCard but either way the money will be deducted from your checking account. In other words, if you say “credit”, the purchase will **NOT** be billed to a credit card. The decision is a personal preference. Below are some of the differences you may want to consider:

Credit	Debit
Float period before the transaction is processed (usually 2-3 days). However, a hold is placed on your account immediately for the amount of the authorization.	Money taken from checking account immediately.
Detailed record-keeping; merchant's name listed on statement.	No indication of merchant on statement; just address.
Just sign receipt.	Must enter PIN #, in plain view.
Earns interchange income from MasterCard, which is given back to you in the form of higher savings rates, low or no fees, and lower loan rates.	No interchange income earned.
Purchases are protected by Zero Liability. (Some restrictions apply)	Purchases are not protected.