

Annual Debit Transaction Disclosure

You may use your First Missouri Credit Union Visa debit card to initiate both Visa signature transactions, commonly referred to as *credit* transactions, as well as Visa PIN transactions, which are referred to as *debit* transactions.

To initiate a Visa signature transaction, you may sign a receipt, provide a card number or swipe your card at a point-of-sale terminal, and select Credit. To initiate a Visa PIN transaction, you may use your personal identification number to authorize the purchase or select Debit on the point-of-sale terminal. It is important to note that ATM transactions and processes are considered Visa PIN activities.

The distinction between Visa signature and Visa PIN transactions determines whether you will enjoy certain rights and protections applicable only to Visa signature transactions. The Visa Zero Liability coverage, \$50 consumer loss cap, provisional credit policies of Visa and the Visa chargeback and dispute resolution services are only available when you choose to use your First Missouri Credit Union Visa debit card as a Visa **signature** transaction by selecting Credit or signing a receipt. These cardholder advantages are not extended to Visa PIN transactions.

For questions regarding this disclosure and the use of your First Missouri Credit Union Visa debit card, please contact the credit union.