

Allegacy Federal Credit Union enables non-Visa debit transaction processing and does not require that all such transactions be authenticated with a PIN. A non-Visa debit transaction may occur on your Allegacy Visa® debit card through Plus, Co-op Network, CU Service Centers and NYCE network. Below are examples to help you distinguish between a Visa debit and a 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, or 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.

Only Visa transactions provide zero-liability protection, and if a sweepstakes or other reward-affiliated promotion is occurring, a non-Visa debit transaction may not count as an automatic entry. The Visa-specific portion of your cardholder agreement does not apply to non-Visa transactions.