

**Annual Notice**  
**Non-VISA Pin-less Debit Transactions**



**East River**  
FEDERAL CREDIT UNION

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You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network.

To initiate a non-VISA debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number of an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the ACCEL/Exchange and CO-OP networks.

The right and protections applicable only to VISA debit transactions, including additional consumer liability limits and streamlines error resolution procedures, as described in your Electronic Funds Transfer Agreement will not apply to transactions processed through non-VISA networks.

If you have any questions regarding this notice, please contact our East River Federal Credit Union at 605-256-8145 or 800-667-6039.