

UNITED SA Federal Credit Union
Debit MasterCard®

How do I activate my Debit MasterCard?

As soon as you receive your new card, call the number that is listed on the sticker affixed to the front of your card and follow the instructions. It is important to secure your Debit MasterCard and Personal Identification Number (PIN) immediately after you activate the card.

How do I change my PIN?

Please visit any of our locations during business hours and we can change your PIN.

If I have a joint owner on my account, will the cards on the account have the same card number?

Each signer will be issued a unique card number.

What is my Debit MasterCard daily limit?

- Your Debit MasterCard may be used at MasterCard merchant locations (including Point of Sale (POS) transactions with a PIN) to purchase goods and services for a daily limit of \$1,500.
- The Debit MasterCard with PIN may be used for cash withdrawals at ATMs participating in Pulse/Plus networks for a daily limit of \$900.

How does the credit union establish the daily limit?

Daily limits are determined at the sole discretion of UNITED SA management and may change at any time.

Why does the credit union establish daily limits?

Limits are established to protect you from unauthorized transactions and limit liability for these transactions. Members are protected against unauthorized transactions as required by credit union regulations. The credit union reserves the right to limit its liability for unauthorized transactions by establishing daily limits and the maximum number of transactions authorized per day.

Where can I use my Debit MasterCard?

You may use the card anywhere MasterCard is accepted, which is millions of locations worldwide. However, to protect you against increasing instances of fraud, the card can only be used in certain foreign countries using your four-digit PIN. In order to safeguard the funds in your checking account, we strongly suggest that you use traveler's checks or a credit card, (such as the UNITED SA Platinum MasterCard) to make purchases when traveling abroad.

How quickly will transactions post to my account?

POS purchases will be placed on hold against your checking account balance immediately after the sale has been completed by the merchant. The completion of the final POS purchase will take one to three business days to post your account. PIN-based POS purchases will post to your account immediately.

What is a preauthorized transaction and how will it affect my daily limit?

Some merchants, such as restaurants, gas stations and/or hotels, process a preauthorization as an estimate of the final transaction prior to delivery of their services. The merchant determines the amount of the preauthorization transaction based on the services to be rendered. The preauthorized transaction will place a hold on a certain amount of funds until the final transaction clears, which is normally in one to three business days.

How do I protect my card against unauthorized transactions?

- Secure your card and your PIN. Do not disclose information.
- Use E-Teller at www.unitedsafcu.org.
- Use the Audio Response System (our 24-hour automated phone service) at (210) 561-4500 or 1-800-531-8456.
- Review your account statements.

What do I need to do if my card is lost or stolen?

If your card is lost or stolen, notify UNITED SA at once or the available balance in your account could be in jeopardy. Call UNITED SA Monday through Friday, during published hours of business at (210) 561-4500 or 1-800-531-8456, or a branch office closest to you. After hours, call 1-800-528-2273.

This information is to assist you with understanding the use of your UNITED SA Debit MasterCard.