

Non-Visa Debit Transaction Information

Effective January 1, 2009 -

Your Visa® debit card allows you to conduct transactions on the PULSE® debit network, which generally requires you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. These merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Please be advised that should you choose to make a transaction without a PIN, different terms may apply. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.