

UNDERSTANDING YOUR MEMBER CARD® BENEFITS AND USES

ANYTIME

GLOBAL ACCEPTANCE



WORLDWIDE

MEMBER CARD®

ACCESS GUIDE



MEMBER CARD® DEBIT CARD BENEFITS

Your **MEMBER CARD®** debit card is your key to accessing your accounts, transferring funds and paying bills quickly and easily. This brochure will outline the services that are available to you, and what to do if you have any difficulties.

WITHDRAWING CASH

- Up to \$800 per day (or up to the maximum you have arranged with your credit union) providing that you have sufficient funds in your account.
- No limit to the number of withdrawals per day.

MAKING DEPOSITS

Use the envelopes at the **ACCULINK®** automated teller machines to deposit cash or cheques into your credit union accounts. Deposits are held until verified, at which time you have access to the amount deposited.

MAKING ACCOUNT INQUIRIES

An **ACCULINK®** automated teller machine will print an up-to-date balance statement for deposits, withdrawals, and account balance inquiries.

- Account balance may not be available to members of some credit unions.

TRANSFERRING FUNDS

Use your **MEMBER CARD®** debit card to transfer funds between savings and chequing accounts within the same membership number.

YOUR PERSONAL IDENTIFICATION NUMBER

Your Personal Identification Number (PIN) validates your **MEMBER CARD®** debit card for use at all automated teller machines and Point of Sale (POS) terminals. Your PIN is also your assurance that only you have access to your accounts. **Memorize your PIN and keep it confidential. Do not write it on your card or keep it in your wallet.**

WHAT TO DO IF YOUR **MEMBER CARD**[®] DEBIT CARD DOESN'T WORK

- Check the condition of your card. A worn or damaged card may be rejected by automated teller machines or retail terminals.
- Ensure the card is inserted correctly by following the diagram on the front of the *ACCULINK*[®] automated teller machine.
- **You may have to re-PIN your card. Call your credit union for details.**

CARD LOST OR STOLEN?

If your card is lost or stolen, notify your credit union immediately and a new card will be issued. No one can use your lost or stolen card.

Phone: 1(800) LOST111 or 1 (800) 567-8111
Outside Canada call collect: 1 (306) 566-1276

24 HOUR ACCESS

Access to automated teller machines is available to you 24 hours a day, 7 days a week.

If you require additional assistance, please call or visit your credit union during regular business hours. Our experienced staff will be pleased to demonstrate just how easy it is to use your **MEMBER CARD**[®] debit card.



ACCESS YOUR FUNDS

Your credit union is a member of national and international networks.

In Canada, you can use your **MEMBER CARD®** debit card and your PIN:



- to access the national **ACCULINK®** Network for Inter-Credit Union (ICU®) services.



- to access your credit union account through any of the 26,000 ATM's nationwide that display the **INTERAC®** Network sign.
- to access the **INTERAC®** Direct Payment service, allowing you to pay for purchases electronically from your credit union account at more than 287,000 locations across Canada.

Internationally, you can use your **MEMBER CARD®** debit card and your PIN:

- to withdraw cash from your credit union account through any of the 465,000 ATM's around the world that display the **CIRRUS®** symbol.



- to pay for purchases electronically from your credit union account wherever you see the **MAESTRO®** symbol displayed in 73 countries around the world.



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