

MWCFCU Debit Card holders



Please Note These Important Changes:

Due to increasing amounts of fraudulent transactions effecting the industry, the credit union will be reducing your debit card purchase limit from \$2,500 to \$1,000 effective 10/31/2017.

This will apply to all purchases made with your debit card utilizing either a pin, a signature, or an online purchase within a 24 hour period.

When making purchases of greater than \$1,000, the credit union strongly suggests using a credit card.

We also recommend if you are paying bills online or by phone, use your checking account number and our routing and transit number and not your debit card.

This will allow you full use of your debit card limits.

A debit card is tied in directly to your checking account and the funds will be withdrawn with your purchase. In the case of a fraudulent transaction, you may be held liable for the transaction or may have to wait to get reimbursed.

When you use your credit card you are only held liable for a maximum of \$50 and you will still have money in your checking account.

Don't forget, the credit union offers a low 9% rate credit card. Please see our website or call for details.

The following limitations will also apply to your atm/debit card:

- 5 cash withdrawals for each 24 hour period
- 10 signature based transactions per 24 hour period
- 10 pin based transactions per 24 hour period
- A total of \$500 in cash withdrawals per 24 hour period