

Campus VISA® Check Card Tips:

If you use your Campus VISA® Check Card when money is not available in the account you will be charged a NSF (Non Sufficient Funds) fee for each transaction.

- Debit:**
- Debit is when you enter your PIN at a merchant to pay for the transaction.
 - Debit transactions come out of your account immediately.
 - KSFCU does not charge for debit transactions.
 - Some merchants do charge for debit transactions, so make sure you ask.

- ATM:**
- Your Campus VISA® Check Card can be used at any ATM machine containing the VISA®, STAR®, PLUS®, or Co-Op® symbol.
 - Transactions done at a KSFCU ATM or a Co-Op® ATM are always free (please visit our website, for a list of free ATMs).
 - Withdrawals and inquires made at a non-KSFCU ATM or Co-Op® ATM are charged a \$1.00 fee by KSFCU, plus you can and most likely will be charged a fee by the ATM.
 - Deposits can be made in a KSFCU ATM or a Co-Op® ATM, but are subject to holds. This means your funds may not be immediately available for withdrawal.

- Credit:**
- Credit is when you sign for the transaction at a merchant to pay for the transaction.
 - These transactions are eligible for rewards points. You will earn one point for every two dollars you spend when you choose "credit."
 - Your Campus VISA® Check Card is NOT a credit card. The card is tied directly to the funds available in your KSFCU Checking.
 - When you use your Campus VISA® Check Card the funds are immediately held, but can take several days to be withdrawn from your account.
 - The funds that are held for a VISA® Check Card transaction cannot be used to pay other transactions, such as checks or electronic withdrawals.

More information about managing your account is available on our website, by clicking on your college and selecting "Financial Education" on the left. If you have any questions about your account or would like to request a record keeping log please visit us at any branch, online via Live Chat or call us at **(661) 833-7788**, or toll free **(800) 221-3311 ext. 7788**.



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