

# FAQ'S

## Is there a fee?

There is no monthly service charge or transaction fee when using your Debit MasterCard for credit or debit purchases. The only charges result from insufficient fund activity. The Overdraft Line of Credit protects you from being charged when transactions clear your account and there are no funds. If you choose to sign up for more protection, Courtesy Pay allows you to have up to \$500 of available funds beyond your Share Draft and Savings accounts. There is a \$25 fee per overdrawn transaction for this service, however you can receive authorizations up to the available amount.

## How do I apply?

If you do not currently have a Share Draft account, a Member Center representative can assist you. You will then submit applications for the Debit MasterCard and ODLOC, and upon approval, TVFCU will notify you.

- \* If there is a joint member on the account, they may elect to NOT receive a card, but they must also apply and be approved for the ODLOC.

It takes approximately 10 days to 2 weeks after you have been approved to receive your Debit MasterCard. For security reasons, your PIN number will arrive 3 to 5 days after your card.

\* \* \* \* \*

Transactions may post immediately or take up to a few days, so make sure to record all transactions in your checkbook register. You will receive a checkbook register upon applying for the Debit MasterCard.

\* \* \* \* \*

You can also utilize WANDA or [www.tvfcubatavia.com](http://www.tvfcubatavia.com) to manage your accounts.

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WANDA - 585.344.5544



Find your balance.

# DEBIT MASTERCARD

WHAT'S YOUR  
LAST LINE OF  
DEFENSE?

# DEBIT MASTERCARD

The TVFCU Debit MasterCard can be used in place of writing a check anywhere MasterCard is accepted, and its benefits can protect you from unforeseen circumstances. To apply for a Debit MasterCard, you must first have a Share Draft (checking account), and you are also required to be approved for an Overdraft Line of Credit. Here are some additional options available with your card.

## FIRST LINE OF DEFENSE

### Using your Debit MasterCard

- \* You can make debit or credit transactions from your Share Draft account without using a check.
- \* **ATM use** - The TVFCU drive-thru ATM is always free to members using their Debit MasterCard.
- \* Your card can also be used at any ATM displaying the NYCE or CIRRUS logos. Be aware that there may be a non-credit union charge for using some of these machines.

- \* In addition, all machines on the Co-Op Financial Network (red triangle logo) are free for TVFCU members. The free locations include the Batavia Arrow Mart and Pavilion Yellow Goose.
- \* Visit [www.tvfcubatavia.com](http://www.tvfcubatavia.com) to find more ATMs near you, and in your travels, by clicking on the red triangle at the bottom of the page.
- \* No funds in Checking?  
We will look to your Overdraft Line of Credit (required for Debit MasterCard approval). There is no fee for ODLOC, however interest will be owed on the amount to be paid back.



## SECOND LINE OF DEFENSE

- \* No funds in ODLOC?  
We will look to your Savings, with a \$5 fee per overdrawn transaction.
- \* These transactions may or may not be authorized at Point of Service, depending on time of the transaction and your available balance.

## BEST LINE OF DEFENSE

### COURTESY PAY

- \* No funds in Savings or ODLOC?  
Members in "good standing" have the option to sign up for Courtesy Pay, which allows you to have up to \$500 in available funds.
- \* Courtesy Pay allows you to obtain desired goods and services when your account does not have the funds, and a \$25 fee will be assessed per overdrawn transaction.
- \* Courtesy Pay provides extra protection when you need it the most. Whether it's a last-minute gift, or the gas in your vehicle to reach your destination, TVFCU's Courtesy Pay gives you peace of mind.

FOR MORE INFORMATION,  
CALL US AT 585.343.5627  
OR VISIT [WWW.TVFCUBATAVIA.COM](http://WWW.TVFCUBATAVIA.COM)