



**Next Generation
ATM & VISA® Check Card Study Guide**

ATM cards are used to deposit or withdraw money from your accounts through an Automated Teller Machine (ATM) 24-hours a day, 7-days a week.

VISA® Check Cards are used like a check or credit card. It also has the added convenience of being like an ATM card.

The following are characteristics of each type of card.

VISA® Check Card	ATM Card
Can be used to deposit, withdraw, or transfer money in your checking or share savings accounts at any ATM. These transactions require a PIN.	Can be used to deposit, withdraw, or transfer money in your checking or share savings accounts at any ATM. These transactions require a PIN.
Can be used like a check to make purchases at a store. The amount will be automatically deducted from your checking account. These transactions can be processed as a PIN or signature transaction, depending on whether you choose the "Debit" or "Credit" option.	Can be used to make purchases at a store only if you have a checking account. The amount will be automatically and immediately deducted from your checking account. If no checking is set up, ATM access only.
Can be used like a credit card over the Internet or on the phone. The amount will be automatically deducted from your checking account.	Cannot be used like a credit card over the phone or Intranet.
You are allowed unlimited ATM transactions with using NCCU ATMs, and up to 8 free ATM transactions monthly at non-NCCU ATMs. Unlimited transactions using your PIN at stores, as well as signature transactions.	You are allowed unlimited ATM transactions with using NCCU ATMs, and up to 8 free ATM transactions monthly at non-NCCU ATMs.
This card is versatile, and accepted worldwide wherever you see the VISA® Logo	Cannot be used as a VISA® Check Card.

Guidelines for Using an ATM Card or VISA® Check Card:

Accounts/ [guidelinescards.htm](#)

- When you receive your card, sign the back of your card immediately.
- Your Visa Check Card will not work until it is activated. To activate your card, you must contact the number that is printed on the sticker on the front of your card.
- Memorize your PIN number. **NEVER** carry your PIN number with your ATM or VISA® Check Card. Your PIN number can be changed at any time by contacting NCCU.
- If you use an incorrect PIN number three (3) times, the system will automatically block your card and you will have to contact the Credit Union to have your card and PIN number reset.
- You will be able to withdraw up to \$309 per day from an ATM machine with your ATM Card or VISA® Check Card.
- You will be able to make purchases with your ATM Card or VISA® Check Card from merchants up to \$309 per day on PIN based POS transactions if you have a checking account. These are transactions where you have to enter your PIN number. Remember, you can only make transactions up to the amount of money you have in your checking or savings accounts.
- You will be able to make purchases with your VISA® Check Card from merchants, up to \$what is available in your checking and savings account. When you use your Visa® Check Card at a store, swipe your card and choose the “CREDIT” option. Sign your name, take your receipt and you’re done.
- The balance given at the ATM machine may not be your most current balance. That is why it is very important you track your account in the register provided. Purchases, cash withdrawals, deposits, and checks you have written and transactions that you have done at the Credit Union all affect your balance and may not appear immediately on your ATM balance.
- You may be charged a fee when using an ATM machine. When you use NCCU’s ATM machine, you will not be charged a fee. If you use a non NCCCU ATM machine, you are allowed 8 transactions monthly before we assess you a fee.
- If there is a transaction fee from other institutions, a message will appear on the ATM machine to ask you if you want to proceed with your transaction.
- When you deposit a check through the ATM, you are allowed up to \$100 cash back provided you request the funds before you remove your card. If you complete the deposit, remove your card, and request a cash withdrawal, you will not be able to withdraw against what you have just deposited.
- Receipts need to be kept until your checking account statement has been reconciled.
- If your card is lost or stolen or your card number has been compromised, you must report it immediately.
- For ATM Cards, call NCCU during business hours.

- For VISA® Check Cards, call NCCU during business hours or call 800-682-6075 after business hours.
- If you have a dispute with a merchant when you have used your ATM or VISA® Check Card, call NCCU for assistance. We will help you with dispute resolution.

Some examples of disputes are: unauthorized use, a different amount posting to your account than you signed for, non-receipt of merchandise ordered by phone or on the Internet, no cash or an incorrect amount of cash dispensed from an ATM machine, etc.

Steps for using an ATM machine:

1. Insert your card in the designated slot.
2. The machine will ask you to input your PIN number.
3. You will be prompted to select an option which can include deposit, cash withdrawal, transfer between accounts, etc.
4. Select the option to complete the transaction.
5. The machine will ask you to wait while it processes your transaction.
6. When your transaction is complete, be sure to take your cash, receipt and card before leaving the ATM machine.



GLOSSARY OF TERMS AND ABBREVIATIONS

ACH	“Automated Clearing House.” A nationwide electronic payments network used by financial institutions, the government and other companies.
ATM	“Automated Teller Machine.”
Endorsement	How the check is signed
NSF	“Non-sufficient Funds.” When you write a check for more money than you have in your account (a “bounced” check).
Overdraft	A situation created in your checking account when transactions clear your account for more than the balance of your checking account.
Payee	Who the check is made out to
PIN	“Personal Identification Number.” This number is issued by the Credit Union and is needed in order to make ATM transactions. Its purpose is for additional security in the event of a lost card or stolen identity.
POS	“Point of Sale.” Business location where you make a purchase.
NCCU	“Norton Community Credit Union”
NCCU Online	Allows you to view and access your account online.
Savings Account	Your Next Generation Savings Account
Checking Account	Your Next Generation Checking Account
Audio 24	NCCU’s automated phone system which allows you to check on account balances, transfer funds, etc. 24/7.
VISA® Check Card	A card that can be used to access your money at an ATM or merchant, also referred to as a Debit Card.