

Debit OR Credit

Restaurants

Anywhere

GROCERIES

Movies

Shopping

GAS PUMP

Anytime

Dry Cleaners

Market

Airport

Online

Travel



Fiscal Credit Union

The Bridge to Your Future

Using Visa® Check Card: A Way to Help your Credit Union

You are at the checkout counter and you tell the cashier you are paying with your Fiscal Credit Union Visa® Check Card. The cashier then asks: “Debit or credit?”

The cashier is simply asking how you would like the transaction to proceed. Whether you respond “debit” or “credit,” your purchase will be deducted from your Checking account.

Debit:

If you say “debit,” the transaction will proceed through the ATM network and you must enter your personal identification number (PIN).

Credit:

If you say “credit,” the transaction will be processed through the VISA® network and require your signature.

What to do:

When you choose the “credit” method and sign for your purchase, you are actually helping your Credit Union because Visa® transactions are more efficient and less costly than ATM transactions. Every time you sign for your purchase, you make it easier for the Credit Union to serve you. So, when asked “Debit or credit?” please help your Credit Union and its members and say “credit.”



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