



ATM or VISA CHECK CARD FAQ

Q. Will my card work from the moment I receive it?

No, you must first activate the card by calling PAL at 800/230-3306. Press option #1, and follow the prompts given by the automated attendant. Card activation is based upon the primary account holder's social security number and date of birth. If you are a joint account holder, you must have this information available when you call to activate your card.

Q. What is the daily withdrawal limit?

Your daily limit is \$400.00. For your protection, this limit is the maximum you may withdraw during a single day from your checking or savings account. Some quick-cash ATMs and limited service ATMs similar to those found in gas stations or convenience stores may have smaller withdrawal limits due to machine capacity and limits.

Q. Since purchases made with my VISA Check Card come directly out of my checking account, will my overdraft protection work in the event that I don't have enough money in my account to cover the transaction?

If you run short of money in your checking account, an automatic transfer service is available for overdraft protection. This service is available from a savings account or line of credit. A minimal fee applies and you must apply for this service for it to be in effect.

Q. How many accounts can I link to my ATM or VISA Check Card?

You may link one savings account and one checking account to either card.

Q. Can I select my own Personal Identification Number (PIN)?

You may choose to customize your PIN at the time the card is ordered. If you choose to customize your PIN after the card is ordered or you desire to change your PIN, a new card must be ordered and a minimal fee assessed.

Q. Are fees assessed for using non-Toyota FCU ATMs? *

You are allowed 4 free transactions from your savings account and 4 free transactions from your checking account per month via non-Toyota FCU ATM. A minimal fee applies to additional non-Toyota FCU ATM transactions.

* An additional fee may apply to non-Toyota FCU ATM transactions. The non-Toyota ATM owner is required to disclose any fees at the time you make the transaction. To avoid such fees, please visit www.toyotafcu.org to locate "surcharge-free" ATMs nationwide.

Q. How many withdrawals may I make from Toyota FCU ATMs without incurring fees?

Unlimited withdrawals are allowed from a checking account (provided funds are available). Federal regulations (Reg. D) allow a maximum of six withdrawals or transfers per month from a savings or money market account. If you exceed the monthly maximum, your transaction will be declined.

Q. Why doesn't my ATM card or VISA Check Card work if I have a delinquent loan?

In an effort to reduce loan delinquencies, Toyota FCU does not allow the use of your card if you have a delinquent loan. You may begin using your card once you have brought your loan current.



800.230.3306

www.toyotafcu.org

Q. I have been told that when I am in a store making a purchase, I can select either “Debit” or “Credit” on the point of sale terminal. What is the difference?

A “debit” transaction is routed through the ATM network system and is posted immediately to your account. When selecting “debit,” you must enter your personal identification number (PIN) to complete the transaction. A “credit” transaction is routed through the VISA network system and may not post immediately to your account. When selecting “credit,” your transaction is complete only with your authorized signature. The end result is the same for either method – the transaction will be posted and funds will be taken from your account.

Q. Will a hold be placed on my check when I deposit it into the ATM?

Yes, holds may apply in accordance with Reg. CC stipulations. Please see your member service representative for details. In most cases, you will have immediate access to \$400.00 or the machine daily limit of the amount of your deposit.

Q. I would like my daughter to have ATM card so that she may have access to her account. Can she have a card?

We will not issue an ATM card to anyone under the age of 18.

Q. What should I do if my ATM or VISA Check Card is lost or stolen?

Contact the credit union at 800/230-3306 and press option 1 for PAL. Please listen to the automated attendant closely, as it will guide you through the card blocking procedure. This service is available 24 hours a day, 7 days a week.

Q. How can I protect the security of my card?

To safeguard your card, sign it as soon as you receive it and memorize your personal identification number (PIN). Store the number in a safe place separate from where you keep your card. Never write your PIN on the card. Never share your PIN with anyone, including family and friends.