

Member Liability for Fraudulent or Unauthorized Transactions Using a Credit Card

Visa Signature[®], Visa[®] Rewards, Visa Traditional, and Share Secured Visa

If a fraudulent or unauthorized transaction occurs using a member's Visa credit card, the member's liability for the credit card's fraudulent or unauthorized transaction is different than the liability for a check card. The member's liability for fraudulent or unauthorized transactions is dependent on certain factors and is located in the applicable Credit Card Agreement which states:

Your Liability for Unauthorized Use of Your Card. You may be liable for the unauthorized use of Your Credit Card. You must notify us orally or in writing, of the loss, theft or possible unauthorized use of the Card. Contact us at Redstone Federal Credit Union[®], 220 Wynn Drive, Huntsville, AL 35893 or call us at 256-722-3480 or 1-800-234-1234 ext. 3480 or after business hours at 1-800-241-7547.

VISA Liability:

You will have zero liability if your VISA Credit Card Account information is used fraudulently. The only transactions not covered are commercial card, ATM, or PIN-based transactions not processed by VISA. The Credit Union may increase the limit of your liability for unauthorized VISA transactions only if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your Account or Card.

Visa Zero Liability policy covers U.S.-issued cards only. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.

Must be RFCU[®] member to obtain a loan. Must be eligible for membership and open a share savings account to join RFCU. \$5 minimum balance is required to open share savings account and must be maintained in share savings account. Loans subject to credit approval. RFCU is an Equal Credit Opportunity Lender.