

JAYHAWK FEDERAL CREDIT UNION

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CHECK CARD TIPS AND TROUBLESHOOTING

The credit union ATM/Visa Check card limits are set at \$300.00 daily for purchases and ATM withdrawals. You may request a higher limit in writing through the credit union office.

CARD TIPS

1. IT IS OF THE UTMOST IMPORTANCE TO KEEP A CHECK/TRANSACTION REGISTER WHEN YOU HAVE AN ATM CARD OR CHECK CARD.
2. BY MONITORING YOUR BALANCE THIS WILL HELP YOU AVOID ANY NSF FEES ASSOCIATED WITH YOUR ACCOUNT. **FYI** WHEN YOU CALL THE CREDIT UNION FOR YOUR BALANCE IT IS NOT NECESSARILY YOUR AVAILABLE CARD BALANCE, ONLY YOUR ACCOUNT BALANCE. YOU MAY HAVE PENDING TRANSACTIONS WAITING TO CLEAR YOUR ACCOUNT THAT WE HAVE NOT SEEN.
3. YOU MAY SIGN UP FOR OUR FREE ONLINE BANKING TO KEEP CURRENT BALANCES AT YOUR FINGERTIPS. PLEASE GET AN APPLICATION ONLINE OR COME BY THE CREDIT UNION TO SIGN UP. IT'S FAST, SIMPLE, AND EASY.
4. DON'T WRITE YOUR PIN NUMBER ON YOUR CARD!!!!!!
5. DON'T SHARE YOUR PIN NUMBER WITH FAMILY OR FRIENDS.
6. DON'T GIVE YOUR CARD NUMBER OUT TO PEOPLE YOU DON'T KNOW.
7. MAKE SURE YOU KEEP UPDATED ADDRESSES ON FILE WITH THE CREDIT UNION. LET US KNOW WHEN YOU GIVE US AN ADDRESS CHANGE THAT YOU HAVE AN ATM CARD OR CHECK CARD SO WE CAN UPDATE YOUR ADDRESS ON THAT SIDE ALSO. THIS IS IMPORTANT FOR ADDRESS VERIFICATION PURPOSES IF YOU USE E-BAY AND WHEN CARD REORDERING OCCURS.
8. BE ADVISED CERTAIN MERCHANTS PLACE A HOLD ON YOUR FUNDS UNTIL YOUR TRANSACTION WITH THEM HAS BEEN PROCESSED, USUALLY A 24-72 HOUR PERIOD. (WHEN PAYING AT THE PUMP WITH YOUR CARD A \$100.00 HOLD WILL BE PLACED ON YOUR CARD, THIS IS NOT TRUE IF YOU CHOOSE TO PAY INSIDE. IF YOU DO NOT HAVE A \$100.00 AVAILABLE THE CARD WILL BE DENIED AT THE PUMP.)
9. KEEP YOUR CARD AWAY FROM MAGNETS TO AVOID DEMAGNETIZING IT.
10. STORE YOUR CARD IN A SAFE PLACE.
11. CALL US IMMEDIATELY DURING BUSINESS HOURS IF YOUR CARD HAS BEEN LOST OR STOLEN. IF IT IS AFTER HOURS CALL 1-800-791-2525. IT IS IMPORTANT TO GET THE CARD SHUT DOWN AS SOON AS POSSIBLE TO AVOID ANY INTERRUPTION OF YOUR ACCOUNT SERVICES WITH THE CREDIT UNION.

TROUBLESHOOTING

We have prepared a guideline for Visa Check Card/Atm card usage addressing concerns and issues you have faced currently or in the past. We have compiled a list of scenarios and the answers to those questions as follows:

- Pin based transactions
 1. Can I use my pin number at the store when making purchases?
 1. No. Your card is not set up for pin-based transactions as a safety precaution for you. You must select the credit key for the transaction to process.
 2. Help, I entered the wrong pin number three (3) times at the ATM and now my card won't work?
 1. Your card is automatically shut down for a 24-hour period as a safety precaution, in case you're not the one who has possession of the card. The card will reset after the 24-hour cycle.
 3. I am at the ATM machine and I get the message "card invalid" or "wrong account", what am I doing wrong?
 1. Make sure you are choosing the correct account. If you only have a savings with us, make sure you choose the savings function.
 2. Make sure you have activated your card, this entails contacting the credit union when you receive your card so we may turn on the card internally; you must also complete an inquiry or transaction using the card and entering your pin number at an ATM machine.
 4. I am at the ATM machine and I get the message "Daily Limit Exceeded" or "Insufficient Funds", what am I doing wrong?
 1. Your daily ATM withdrawal limit is \$300.00 per day, which will include any surcharge fee the ATM machine charges; additionally a day is defined on the ATM Network as 3:00 p.m. to 3:00 p.m. This is why we encourage you to use the NO SURCHARGE ATM DIRECTORY we give you.
 2. If you choose a lower amount for withdrawal the transaction should be accepted. The only reason that may not be true is if you have withdrawn other funds during the 24-hour window and if so it will be a grand total of all withdrawals and fees equaling up to and not exceeding the \$300.00 daily limit.

- Balance Files
 1. I just made a deposit to my account and its not showing on my card, why?
 1. We update card balances twice a day. Any deposit in before 9:00 a.m. will update on your card within two hours. We send out a second balance file when we close for the day. So any deposit after 9:00 a.m. will be included in that update of funds on your card usually by 8:00 p.m.