

# Quick & Convenient debit cards

No need to carry cash or checks.

*Use your Debit Card anywhere in the world that **MasterCard**® is accepted.*

- A debit card allows you to spend only the money in your checking account.
- You can transact business between merchants and your checking account without writing a check.
- Returning goods or canceling a service with a debit card is treated as if the purchase was made with cash.



DESCO  
federal credit union



Your Debit Card and pin are mailed separately in plain white envelopes.

Card must be activated in one of two ways:

- Call **800-216-4223** and follow the prompts
- Perform a transaction at an ATM

Always choose **CREDIT** at retail locations. And **SIGN** for your purchase. There is no need to use your pin.

When using DESCO ATM machines there are 8 free transactions a month. Any transactions exceeding 8 will be charged \$0.75 each. There is no fee for point of sale purchases.

When using other financial institutions ATM's you will be charged \$0.75 plus any surcharge fee posted by the provider.

To report a lost or stolen card call DESCO during regular office hours at **800.488.0746** or after hours call **800.528.2273**.

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