

## **Debit Card Protocols**

# New and Existing Members – First Issuance Savings & Checking Accounts

Spending Limits - \$3000 12 pin/ 12 point of sales (pos) transactions; \$1000 ATM w/d

- ✓ POS\* purchases allowed
- ✓ POS\* returns allowed
- ✓ Transfer allowed
- ✓ Deposits allowed
- ✓ Withdrawals allowed

\*POS = Point of Sale

#### **First Replacement**

Savings & Checking Accounts

Spending Limits - \$3000 12 pin/ 12 point of sales (pos) transactions; \$1000 ATM w/d

- ✓ POS\* purchases allowed
- ✓ POS\* returns allowed
- ✓ Transfer allowed
- ✓ Deposits allowed
- ✓ Withdrawals allowed

\*POS = Point of Sale

#### **Second Replacement**

**Savings & Checking Accounts** 

Spending Limits - \$3000 12 pin/ 12 point of sales (pos) transactions; \$1000 ATM w/d

# New and Existing Members – First Issuance Savings Only

Spending Limits - \$1000 ATM w/d 12 pin transaction

- ✓ Deposits allowed
- ✓ Withdrawals allowed

#### **First Replacement**

Savings Only

Spending Limits - \$1000 ATM w/d 12 pin transaction

- ✓ Deposits allowed
- ✓ Withdrawals allowed

#### **Second Replacement**

Savings Only

Spending Limits - \$1000 ATM w/d 12 pin transaction

- ✓ Deposits allowed
- ✓ Withdrawals allowed

### **Third Replacement**

Savings & Checking Accounts

Spending Limits - \$1,500 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d

- ✓ POS\* purchases allowed
- ✓ Transfer allowed
- ✓ Deposits allowed
- ✓ Withdrawals allowed

\*POS = Point of Sale

## **Fourth Replacement**

Savings & Checking Accounts

Spending Limits - \$1000 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d

- ✓ Deposits allowed
- ✓ Withdrawals allowed

### **Third Replacement**

Savings Only

Spending Limits - \$500 ATM w/d 6 pin transaction

- ✓ Deposits allowed
- ✓ Withdrawals allowed

## **Fourth Replacement**

Savings Only

Spending Limits - \$300 ATM w/d 6 pin transaction

- ✓ Deposits allowed
- ✓ Withdrawals allowed

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