



The debit card is a handy financial tool that allows you to make purchases, get cash and access your checking account 24 hours a day. Also called a check card, the debit card work likes a check. When you make a purchase the money is taken directly out of your checking account unlike a credit card where you are billed later for your purchases.

You can also use your debit card at designated ATMs to withdraw cash, make deposits, transfer funds, make loan payments and request mini-statements. Debit card transactions appear on your monthly checking account statement along with details on the location, date and amount of transaction. You can also track your transactions online by accessing your account via home banking.

Florida Credit Union debit cards offer even more benefits. Members with BOTH a Florida Credit Union credit card and a Florida Credit Union debit card earn CU Rewards points on all signature-based debit card transactions in addition to the credit card transactions. That's right, when you use your debit card to purchase goods or services, you can receive points. To get those points, two things must occur.

- The transaction must be signature-based. In other words, if you enter your PIN the points cannot accumulate. Just press credit when you make your purchase and you will receive the points.
- You must have an active Florida Credit Union credit card.

If you don't currently hold a Florida Credit Union credit card, that's not a problem. FCU offers a Visa credit card option available to most everyone.

Start earning Visa Debit Rewards right away! Call or visit the nearest FCU branch or visit www.flcu.org to apply today.



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