

wecu VISA news

*Tips for shopping,
card safety and
fraud prevention*



March 2010

Important information regarding Privilege Pay Overdraft Service on your debit card transactions



It's four in the morning and after three connecting flights, a crying baby and some questionable travel food you've arrived on the East coast. All you want is to book

a hotel for the evening and catch some Zs. Right this moment, do you know your account balance?

At WECU® we know that no matter how great you are about balancing your checkbook there are times when you are focused on other things in life. WECU®'s Privilege Pay Overdraft Service exists to assure that even if you're a little short on funds, you can get what or where you need to be during one of life's many emergencies.

Unfortunately, due to recent regulatory changes, as of July 1, 2010, WECU® will not be able to cover overdrafts that occur when using your debit card unless you have signed up for our Privilege Pay Overdraft Service. If you have not opted into the service you will



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be declined when you do not have enough money in your account to cover a debit card purchase (depending on the dollar amount that the merchant authorizes) or to make a withdrawal from an ATM.

Please take the time to complete and return the Overdraft Opt-In form at any branch location or available online at www.wecu.com. If you do not complete an Overdraft Opt-In form we will no longer cover your debit card transactions. For more information call 360.676.1168, stop by any of our branch locations.

Don't get left out ... OPT IN to Privilege Pay!

WECU® is pleased to offer overdraft protection on your debit card to save you stress at the checkout. You must **opt-in to begin or continue Privilege Pay** on your debit card transactions by July 1, 2010.



Report lost or stolen cards as soon as you notice they are missing!

Within the USA:

Monday–Friday 7:30am–7:00pm Pacific Time:
Call 360.676.1168 x7360 or 800.525.8703 x7360
TTY 800.833.6388

After hours and weekends: Call 800.682.6075
Outside the USA call collect any time: 206.352.3482