**What is a Visa Debit Card?**

Visa Debit cards work like cash, only better. They are issued by your Credit Union or other financial institution and use funds directly from your account.

**Is a Debit Card the same as a Credit Card?**

No, it is not. Debit cards allow you to spend money by drawing on funds in your account whereas credit cards act as a loan from the card issuer.

**Who is eligible for obtaining a Visa Debit Card?**

All Jannou Credit Union members over the age of 18 years.

**What are the requirements for applying for the Visa Debit Card?**

Before applying for the Jannou Visa Debit Card, you must ensure that your account information is updated. To update your information, you simply fill out an amendment form accompanied by 2 valid forms of ID and a proof of residential address (e.g., recent utility bill WASCO & LUCELEC)

Once that is done, you can complete the Visa debit Card application.

**How long will it take to receive my Visa Debit Card?**

You will receive your Visa Debit Cards within 10 working days after successfully applying.

**Where can The Visa debit card be used?**

The Debit Card can be used at any merchant, locally or internationally where Visa is accepted.

**What are the limits for daily transactions when using my Visa Debit Card?**

* For ATM transactions, members are allowed a maximum withdrawal of $2,500.00 XCD
* For Point of Sale, a maximum of $6,750 XCD is allowed.
* 5 ATM transactions are allowed per day
* 9 Point of Sale transactions are allowed per day

Accommodations can be made to temporarily increase transaction limits and IDC number of transactions by simply contacting your branch.

Debit cards will be captured on the 3rd unsuccessful attempt at the ATM.

**What are the fees attached to the Jannou Visa Debit card?**

Annual Fee -$20.00

ATM Fees at 1st National Bank/Jannou Credit Union ATMs – free

ATM Fees at ATMs of other banks (local and overseas) - $5.00 + network fees

Transactions at Local Point of Sale Merchants – free

Transactions at Regional/International Point of Sale Merchants for;

* XCD$100.00 and below - XCD$2.00
* Above XCD$100.00 - 2% of transaction amount

Replacement Card - $25.00

Stolen Card – $25.00 (free if police record is presented)

Emergency Rush Card - $25.00

Point of Sale NSF Charge- $2.50

ATM Decline Insufficient Funds at 1st National Bank and Jannou ATMs - Free

ATM Decline Insufficient Funds at other ATMs- $2.50

**How can I fund my Jannou Visa Debit Card?**

You can fund your Visa Debit Card by

* Transferring funds from your Jannou Deposit account via the online services platform.
* Making direct deposits at Jannou teller stations,
* Electronically (standing orders, salary deductions)
* Deposits at 1st National Bank ATMs where facilitated.

**What happens after a deposit at the ATM?**

The funds will be made available, 3 working days after a successful ATM deposit.

**Why don’t transactions reflect one time on the online app?**

Withdrawals, are reflected immediately on the online app.

When you perform a POS transaction using your Visa Debit card, your available balance changes immediately. These transactions, however, appear on your account history only after the merchant/vendor clears their POS terminal and forwards the report for settlement. Merchants are allowed up to 30 days to settle any transaction.

**Changing your pin at any 1st National Bank /Jannou Credit Union ATM.**

1. *Enter current PIN*
2. Choose *other*
3. Choose *change PIN*
4. *Enter New PIN*
5. *Confirm New PIN*

**What to do if you forgot your pin**

You are required to contact Jannou Credit Union via the secure platform where you will receive a follow up email for further directions.

**What to do if card is lost, stolen or damaged?**

Log in to 1st National Bank Web Portal at <https://idcportal.1stnationalbankslu.com> to freeze your account immediately. (Ensure that you register to 1st National Bank’s portal on receipt of your Jannou Debit Card to avoid delays in blocking your card when necessary).

You are also required to contact Jannou Credit Union as soon as possible to report the incident.

**Gaining access to secured sites**

When conducting a transaction and an ***Additional Verification Required*** notification is received, please email us at cardservicessupport@cscreditunion.org for further assistance.

**For any other queries or information about the Visa Debit Card, please feel free to contact the Jannou Credit Union Card Services unit at;**

**Email :** **cardservicessupport@cscreditunion.org**

**Telephone : 452-4807 ext 267/268/269/270**

**Mobile : (758) 716-9039 / (758) 518-5646**