

Debit and Credit Card Control Service Disclosure



Terms and Conditions

These provisions apply to our Debit and Credit Card Control Service and are part of our agreements and disclosures. We may amend this agreement at any time. You may be required to accept the revised agreement in order to continue using the service. By utilizing the Debit and Credit Card Control Service, you acknowledge and warrant complete understanding and agree to be bound by it.

Service Disclaimers

There may be service disruptions or events beyond our control that could adversely affect the Control Service. Such disruptions or events include, but are not limited to, the following:

- Natural disasters
- Power outages
- Telecommunication system delays or outages
- Data plan service limitations

These service disruptions could result in, but are not limited to, a delay in receiving alerts or debit card transactions being approved/denied while a debit card has been turned on or off.

Additionally, you agree and understand that stop-payment requests on any debit card transactions that have been previously approved or pre-authorized as a single or recurring payment using this Card Control Service, are not allowed or permitted. Once a debit card transaction has been approved, the funds to cover the transaction will be withdrawn from and posted to your account as well as applicable overdraft services and fees.

Any controls or alerts you set up cannot be changed by Marine FCU employees. Any controls or alerts Marine FCU establishes cannot be changed by you.

Debit Card and Credit Card Control Service

The Debit and Credit Card Control Service is accessible through Online Banking (MFCU@Home) and in our mobile app channels to provide you the ability to control and manage your debit and or credit card(s). You can set alerts and controls on transactions based on certain criteria and parameters.

If you turn off your debit and or credit card(s), your alert and restriction preferences will be deactivated. If you turn your card(s) back on, your alerts and restriction preferences will be restored. Marine FCU cannot turn your card back on if you turn it off within the application.

Limit Card Usage Based on Merchant Type, Transaction Type, Location Type, and Spending Limits

- **Merchant Type:** Specified categories include department stores, entertainment, gas station, groceries, household, personal care, restaurants, travel, age restricted, others.
- **Transaction Type:** Specified transaction types include in store, online, mail/phone order, recurring autopay, mobile wallet, automatic teller machines (ATMs) and others.
- **Location Type:** Block or receive alerts for transactions outside the United States.
- **Spend Limits:** Thresholds can be set for purchase values above a specified amount or when available balance is below a specified amount.

Receive Instant Card Transaction and Near Real-Time Alerts Via Push, SMS or Email Notification on Your Mobile Device.

- In order for you to receive notifications, you must enable notifications on your device.
- Standard messaging and data usage fees apply. Contact your mobile device carrier for details.

To cancel or order a debit and/or credit card, please contact us at 800.225.3967 or stop by a branch.