

Important Information Regarding Your Visa-Branded Debit Card

Non-Visa Debit Transaction Processing

Superior National Bank and Trust has authorized non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network, a non-Visa Network, without using a PIN to authenticate your transaction.

NYCE is the non-Visa debit network for which such transactions are authorized.

Examples of the types of actions that may be necessary in order to activate a Visa transaction on your Visa Debit Card include:

- Signing a receipt
- Providing your card number over the telephone or internet
- Swiping your card through a point-of-sale terminal

Examples of the types of actions that may be necessary in order to activate a non-Visa transaction on a PIN-Debit Network include:

- Initiating a payment directly with the biller, by telephone, internet, or at a kiosk location
- Responding to a logo displayed at a payment site and choose to direct payment through that network
- Having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN

The provisions of your agreement with Superior National Bank and Trust are only related to Visa transactions and are not applicable to non-Visa transactions. Examples of such provisions that do not apply to transactions activated on a PIN-Debit Network are:

- Visa's zero-liability program
- The efficient error resolution procedures that are offered on Visa debit card transactions

