



## Debit Card Protocols

<p><b>New and Existing Members – First Issuance</b> <u>Savings &amp; Checking Accounts</u></p> <p>Spending Limits - \$1,500 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d</p> <ul style="list-style-type: none"><li>✓ POS* purchases allowed</li><li>✓ POS* returns allowed</li><li>✓ Transfer allowed</li><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul> <p>*POS = Point of Sale</p> <p><b>First Replacement</b> <u>Savings &amp; Checking Accounts</u></p> <p>Spending Limits - \$1,500 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d</p> <ul style="list-style-type: none"><li>✓ POS* purchases allowed</li><li>✓ POS* returns allowed</li><li>✓ Transfer allowed</li><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul> <p>*POS = Point of Sale</p> <p><b>Second Replacement</b> <u>Savings &amp; Checking Accounts</u></p> <p>Spending Limits - \$1,500 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d</p>	<p><b>New and Existing Members – First Issuance</b> <u>Savings Only</u></p> <p>Spending Limits - \$500 ATM w/d 6 pin transaction</p> <ul style="list-style-type: none"><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul> <p><b>First Replacement</b> <u>Savings Only</u></p> <p>Spending Limits - \$500 ATM w/d 6 pin transaction</p> <ul style="list-style-type: none"><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul> <p><b>Second Replacement</b> <u>Savings Only</u></p> <p>Spending Limits - \$500 ATM w/d 6 pin transaction</p> <ul style="list-style-type: none"><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul>
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<p><b>Third Replacement</b> <u>Savings &amp; Checking Accounts</u></p> <p>Spending Limits - \$1,000 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d</p> <ul style="list-style-type: none"><li>✓ POS* purchases allowed</li><li>✓ Transfer allowed</li><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul> <p>*POS = Point of Sale</p> <p><b>Fourth Replacement</b> <u>Savings &amp; Checking Accounts</u></p> <p>Spending Limits - \$500 6 pin/ 6 point of sales (pos) transactions; \$500 ATM w/d</p> <ul style="list-style-type: none"><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul>	<p><b>Third Replacement</b> <u>Savings Only</u></p> <p>Spending Limits - \$300 ATM w/d 6 pin transaction</p> <ul style="list-style-type: none"><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul> <p><b>Fourth Replacement</b> <u>Savings Only</u></p> <p>Spending Limits - \$300 ATM w/d 6 pin transaction</p> <ul style="list-style-type: none"><li>✓ Deposits allowed</li><li>✓ Withdrawals allowed</li></ul>
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