

Notice of Change to Membership Handbook

Account Disclosure and Agreements

The **VISA® DEBIT CARDS AND ATM CARDS** section of Tech CU's Consumer Member Handbook has been amended.

As specified in the **Liability for Unauthorized Use** subsection of the Handbook, all VISA® Debit Card holders are automatically enrolled in VISA®'s Identity Theft Program and are protected by VISA®'s Zero Liability policy, meaning 100% protection in case of fraudulent signature-based transactions in most cases. However, VISA® recently updated its Zero Liability policy to state that if you are negligent in handling your Debit Card or reporting its loss or theft, your liability for a PIN or signature Debit Card transaction may be up to \$50 under California law. VISA®'s Zero Liability policy previously held that Debit Card holders could be liable for a PIN or signature Debit Card transaction only if they were *grossly* negligent in handling their Debit Cards or reporting their loss or theft.

The **Liability for Unauthorized Use** subsection has been amended to reflect this change. This is the only change to the **VISA® DEBIT CARDS AND ATM CARDS** section of the Handbook.