



900 Hermitage Road, Richmond, Virginia 23220-2001

200 West Grace Street, Richmond, VA 23220-5018

Phone (804) 354-0673 Fax (804) 354-0684

Email: Contact@FirePoliceCU.Org Website: WWW.FirePoliceCU.Org

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SHARE DRAFT/CHECKING ACCOUNT FAQ'S

- 1) The daily debit card withdrawal from an ATM has been increased from \$300.00 a day to \$500.00 a day effective immediately.
- 2) If you use your debit card at a service center ATM that displays the CU24 logo your transactions is Surcharge free-always. Upon using your debit card at an ATM three (3) times or more in a month you will be charge \$1.50 fee for each use by the Richmond Fire Police credit Union. This fee is to offset some of our expenses for the debit card system.
- 3) The maximum daily purchase using a debit card at merchant's cash register is \$2,000.00 a day. If you know in advance you are going to be making a purchase larger than this please contact the credit union and we can temporarily increase your limit to make that purchase.
- 4) If you are traveling out of town for vacation, business, etc., and plan to use your debit card contact us so we can let the fraud department know so that they don't block your card.
- 5) If the fraud department contacts you to verify purchases you may have made or check to see if your card is in your possession, respond back to the phone number they leave on your voice message ASAP. They are trying to verify if fraud is being conducted on your account. If you do not call them back they will block the usage of your card. They will never ask for your SSN so do not give it to anyone.
- 6) Our debit card policy states that after the 3rd replacement for a lost debit card the member will be charged a \$25.00 replacement fee. If the card is damaged or worn or does not work and needs replacing the member will turn in the damaged card and will not incur a replacement fee.
- 7) When using your debit card at a gasoline pump if you use your PIN it will put a temporary hold (between \$100.00 and \$125.00) on your account no matter how much gas you pump. To avoid this enter your card as a credit or go inside and let the merchant swipe your card at the register for the exact amount of gas you want to purchase.