



Which to Choose? Credit vs. Debit

We've all been in the checkout line and asked, "Is this credit or debit?"

Many members are unaware that it DOES make a difference. Choosing "Credit" is the best option for helping keep credit union expenses to a minimum.

Merchants would prefer you to choose "Debit" so they get the fee income, rather than having it go to your credit union, which is why a lot of larger retailers automatically have the PIN pad pop up. When that happens, select "Cancel" and choose to run your transaction as "Credit."

Choosing "Credit"	Choosing "Debit"
Must sign for your purchase	Must enter your PIN
Cash back not available	Can receive cash back from some merchants
Funds are deducted from your VADP FCU checking account	Funds are deducted from your VADP FCU checking account
Helps our credit union save on costs—which means better services, lower fees, and improved rates for our members	More expensive for our credit union to process
Stronger return rights—if a merchant refuses to refund your money, you may have chargeback rights from VISA®	
With the Visa Zero Liability* policy, your liability for unauthorized transactions is \$0—you pay nothing! Visa takes security very seriously so that you can focus on your shopping.	

* The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult VA Desert Pacific FCU for more details.