



Annual Notice to Visa Debit Card Holders

Oregon Pacific Bank is required to provide a notice to our clients regarding use of the Visa Debit Card. If you do not have a Visa Debit Card with Oregon Pacific Bank, please disregard this notice. The information contained in this notice has not changed since last year.

VISA® has clarified its rules regarding the use of your Oregon Pacific Bank Visa Debit Card. The following is an explanation of the Visa Rules involving the use of your card for Visa Network and non-Visa Network transactions, including PINLess debit transactions.

Oregon Pacific Bank allows non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network* (a non-Visa Network), and that you may not be required to use a PIN to authenticate your transactions. The non-Visa debit networks for which such transactions are allowed is Accel/Exchange, Plus and MoneyPass.

Examples of non-Visa PIN-Debit Network transactions include, but are not limited to:

- Point-of-sale terminal transaction that you select as a Debit transaction versus Credit,
- Initiating a payment directly with the retailer (possibly via telephone, Internet, or kiosk locations), or
- Having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Examples of a Visa Network debit card transaction include:

- Any point-of-sale terminal transaction that you select as a Credit transaction versus Debit,
- Signing a receipt at the time of purchase, or
- Providing a debit card number over the phone or via the Internet

Please be advised that the terms and conditions of your agreement relating to Visa debit transactions and Visa rules do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa Debit Card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any question about non-Visa debit transactions, please contact us at (800) 997-7121.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.