

DEBIT or CREDIT?

Using your Midland Co-op Credit Union VISA Check Card

You have options when using your MCCU Check card at retail locations.

You may have the option to select either “**debit**” or “**credit**” after you swipe your card in the check out line.

Making a purchase selecting the debit option:

- Give your card to the cashier or swipe your MCCU Check card through the machine.
- Select “*debit*”.
- Enter your PIN*. No signature is necessary.
- You may then have the option to receive cash back. Choose the amount you wish to withdraw.

Making a purchase selecting the credit option:

- Give your card to the cashier or swipe your MCCU Check card.
- Select “*credit*”.
- Sign the receipt.

*You will be charged \$1.00 for each PIN transaction, of which Midland Co-op Credit Union will pay for the first 5 PIN transactions each month. Your account will be charged for any PIN transactions over the first 5 on the last day of the corresponding month. See the Electronic Fund Transfers (EFT) Initial Disclosure Statement given to you upon opening your share draft account.