

Notice of Right to Opt-Out - Visa Account Updater (VAU) Service

This disclosure is provided by Kirtland Federal Credit Union to all members with Kirtland Federal Credit Union debit and/or credit cards.

Beginning October, 2017, Visa will require all financial institutions to participate in their Visa Account Updater Service (VAU). If you have previously given certain merchants your Visa debit or credit card information to keep on file, such as for recurring payments, then this service applies to you. Examples of recurring payments would be monthly payments made to utility companies, cell phone companies, gym memberships, etc., or for various subscriptions.

When your debit/credit cards expire, or are lost or stolen, and new cards are issued, the information the merchant has on file will no longer match the information on your new card. This could lead to a disruption of your recurring payment service and an interruption in the products/services you receive. The VAU Service will allow **participating merchants** to automatically receive your updated card information and will ensure automated payments are continued without interruption.

Please be advised that merchants are not required to participate in the VAU Service. Only participating merchants will receive the updated information and can choose the frequency at which they check for updated payment information. To avoid service disruption, you should check with the merchant to ensure your card information has been updated.

If you would like to **opt-out** of the Visa Account Updater Service, please complete the form below and return it to the branch most convenient for you. Please be sure to list each card number you would like to exclude from this service. No action is required if you wish to participate in the VAU Service.

If you have any questions, please call any branch for assistance.

Date

Printed Name

Last four digits of Card #

Member Signature

Last four digits of additional Card #

Last four digits of additional Card #

Last four digits of additional Card #

Last four digits of additional Card #