

This notice about **“Account Updater Service”** is provided by Baltimore County Employees Federal Credit Union to its members with VISA Debit Cards and to checking account-holders who might consider using the Credit Union VISA Debit Card in the future.

From time to time, the Baltimore County Employees Federal Credit Union issues replacement debit cards to its members for reasons such as lost, stolen and compromised cards.

When a debit card is replaced, the card number, expiration date, and card verification value (CVV) security code are changed. If a member previously provided their debit card information to a merchant, subscription service, e-commerce vendor or others for the purpose of making recurring payments, the information on file with the merchants will not match the card account details for the newly issued card. This could result in a disruption of recurring payment services and interruption in the products/services received from the merchant(s) because they no longer have accurate card information.

In order to avoid these disruptions, VISA has implemented **VISA Account Updater (VAU) Service. With this new service, your Credit Union will provide any updated debit card details to participating merchants automatically.** VAU enables the secure, electronic updating of debit card account information with participating merchants in a timely and efficient manner. However, updates are not guaranteed before your next payment to a merchant is due. You are still responsible for making direct payments until recurring charges resume.

Should you wish to revoke your authorization allowing us to provide your updated Account information to a merchant, please call the Credit Union VISA Department during business hours at 410-828-4730 or 1-800-234-4730. Thank you for your continued patronage.

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Your Finances. Our Promise.

Baltimore County Employees
Federal Credit Union

