

Debit Card Payment Terms and Conditions

Authorization

You authorize Chief Financial Federal Credit Union to charge your debit card. You confirm you are an authorized user. Authorization applies per transaction and is not recurring unless stated.

Card Network Rules

Transactions are processed under applicable card network rules and laws.

Member Responsibilities

Provide accurate card information, maintain sufficient funds, ensure account is in good standing, and accept responsibility for declined/returned transaction fees.

Processing of Payments

Payments are processed throughout the business day. If a payment would overpay your loan, we may contact you before processing or adjust the payment accordingly.

Convenience Fee

A non-refundable \$10.00 convenience fee is charged per transaction and disclosed prior to submission.

Cancellation and Revocation

Payments cannot be canceled online once submitted. Contact us immediately at 248-253-7900 or via secure messaging; cancellation is not guaranteed.

Security and Authorization Method

Online submission constitutes authorization. You are responsible for safeguarding card information; we are not responsible for unauthorized transactions unless required by law.

Limitation of Liability

We are not responsible for errors, declines, processor/network delays, outages, or actions of third parties.

Compliance with Law

Transactions are subject to applicable laws.

Electronic Records

You agree to electronic retention and delivery of this authorization.