



You Belong.®

ccufl.org (850)-474-0970 / (800)-375-2235

ATM and Visa debit cards can be used FREE of charge at the following locations...

Table with 3 columns: Location, Address, and Service. Lists various branches like Pensacola, Cantonment, Gulf Breeze/Navarre, Pace, Milton, Atmore, Brewton, Jay, Panama City, and Panama City Beach with their respective addresses and services.

|   |   |   |
|---|---|---|
| <b>Callaway</b><br>Bay Credit Union<br>Innovations CU | <b>Address</b><br><u>103 South Tyndall Pkwy</u><br><u>864 N. Tyndall Pkwy</u> | <b>Service</b><br>Drive-up/Accepts Deposits<br>Drive -up/Accepts Deposits |
| <b>Lynn Haven</b><br>Innovations CU                   | <b>Address</b><br><u>2250 South Hwy 77</u>                                    | <b>Service</b><br>Drive-up/Accepts Deposits                               |

### ATM User Precautions

As with all financial transactions, please exercise discretion when using an ATM. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare all your transactions at home (e.g. filling out a deposit slip) to minimize your time at the ATM.
2. Mark each transaction in your account record, but not while at the ATM. Always save your ATM receipts. Don't leave them at the ATM because they may contain important account information.
3. Compare your records with account statements you may receive.
4. Don't lend your ATM/Visa debit card to anyone.
5. Remember, do not leave your card at the ATM.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Visa debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone any information regarding your ATM/Visa debit card or PIN over the telephone. Don't write your PIN where it can be discovered (e.g. don't keep a note of your PIN in your wallet or purse).
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM/Visa debit card or it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic funds transfer for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might want to consider using another ATM or coming back later.
12. Don't display your cash. Pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM to be safe and convenient to you. Therefore, please tell us if you know of any problem with the facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.



The below logos are other ATM networks that can be used:



The below logos will help you to identify surcharge-free and deposit-taking machines:

