



Dear **Valued Member**,

We are excited to offer you our International Debit Card, giving you convenient access to your funds—anytime, anywhere. For your safety and convenience, please pay attention to the following tips and important usage information.

### **HOW YOUR CARD WORKS:**

Upon receiving your card, sign at the back of it immediately. Your debit card is linked to your Debit Card Account, allowing you to spend only the funds available in that account. It cannot be used for overdrafts. Use it at ATMs, point-of-sale machines, and online—wherever VISA is accepted.

#### **ATM & POINT-OF-SALE USE:**

- Memorize your PIN and never share it.
- Your debit card allows you to withdraw cash, make deposits, and transfer funds at NCCU ATMs.
- You may also pay for goods and services using your PIN or by signing at participating merchants.
- ATM withdrawals are limited to XCD \$1,000 daily.
- POS transactions are limited to XCD \$2,000 daily, unless otherwise instructed by the member.

#### **CARD SAFETY TIPS**

- Your card is your responsibility. Never share your card details with anyone.
- NCCU will never ask you for your card information.
- Maintain limited funds in your Debit Card Account for added security.
- Use CU Online and CU Call to monitor your account and set up alerts.
- Always report lost, stolen, or damaged cards immediately.

**YOUR MONEY ANYWHERE, ANYTIME!**

## CU ONLINE

CU Online allows you to check balances, transfer funds, view transactions, and open sub-accounts securely from home. To get started:

- Visit any NCCU branch to sign up
- Access the portal at [ols.nccudominica.com](http://ols.nccudominica.com)
- Click Enroll in Online Services.
- Enter your provided username (all caps, no spaces), email address, and last name. Click Submit.

**USERNAME**

- Check your email for a verification code. Enter the code to verify your email.
- A temporary password will be sent to your email. Enter it and agree to the disclosure to complete the setup.

## CUCall

Use CuCual to manage your accounts securely anytime, without internet or mobile data. To use CuCual:

- Visit any NCCU location with a valid photo ID to request activation. A fee of \$5 applies for set up.
- Call 255-2100 and follow the automated prompts that will guide you through various options, such as checking balances, transferring funds, and more.

## SET UP ALERTS ON CU ONLINE

Stay informed about your account activity with CU Online alerts. Follow these steps to set up alerts:

- Sign in to CU Online and click Menu in the top left corner.
- Select Account Alerts from the menu.
- Click Add Alert and review the terms and conditions.
- Confirm your email address and check the agreement box then click Submit.
- Select Debit Card Transaction from the dropdown.
- Select your Debit Card Account.
- Keep the value at 0 to receive all transaction alerts.
- Save
- You can customize and set up other alerts based on your preferences.

## WANT TO HAVE YOUR CU ONLINE ACCOUNT UNLOCKED?

- Have your account number ready.
- Call 255-2126
- Be prepared to give answers to the security questions you provided during the application process.

*Your  
Community  
Financial Partner.*