

## VISA® Account Updater Notice of Right to Opt Out

Your INOVA Federal Credit Union Visa Debit, Credit and HSA cards will be automatically enrolled in the free Visa Account Updater service. VAU works with merchants to automatically update card information to allow automatic payments to continue without interruption when you get a replacement card.

When you use your card for recurring payments like utility bills or subscription services, VAU updates are sent to the Visa database. Visa will then automatically update your card information directly to participating merchants you have authorized to charge your card.

VAU is designed to help prevent interruption of your recurring payments and possible service disruptions when your card information changes. A VAU participating merchant can access and receive updates to card information before requesting a payment, including new account numbers, expiration dates, and/or a message to **Contact Cardholder directly**. Since not all merchants participate in VAU, we recommend that you contact all of the merchants that have your old card on file to confirm they have your new Debit, HSA, or Credit card number and/or expiration date to ensure your payments continue uninterrupted.

If at any time you wish to opt out of the VAU service, you may do so by any of the following methods:

- Email us at [electronicservices@inovafcu.org](mailto:electronicservices@inovafcu.org)
- Call us at (800) 826-5465
- Bring the completed form below to any INOVA FCU branch

Or mail the form to us at

- INOVA FCU, PO Box 1148, Elkhart, IN 46515-1148

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### Visa Account Updater Service Opt-Out Form

I have received a description of the Visa Account Updater (VAU) service. I would like to opt out of the VAU for my INOVA Federal Credit Union Visa Debit, Credit, or HSA Card. I understand it is my responsibility to notify merchants who maintain card-on-file information to process payments or recurring payments with any updated information regarding my INOVA card. If I choose to, I may opt back in to the VAU Service at a later time.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Last 3 digits of Member number

\_\_\_\_\_  
Type of Card (Debit, Credit, HSA)

\_\_\_\_\_  
Last 6 digits of card number

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date