



**IH CREDIT UNION
VISA DEBIT CARD Agreement &
VISA CREDIT CARD Agreement
ADDENDUM**

VISA Account Updater (VAU)
Effective October 1, 2017

If you have a **VISA Debit Card** or **VISA Credit Card** with IH Credit Union, or plan on obtaining a **VISA Debit Card** or **VISA Credit Card** with IH Credit Union in the future please read this carefully.

If you have authorized a merchant to bill charges to your debit or credit card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced; your card number or expiration date changes, or the applicable account from which payments are debited has been closed. However, if we issue a replacement card or new card number to you, you authorize us, without obligation on our part, to provide information related to the replacement card or new card number to the merchant in order to permit the merchant to bill recurring charges to the replacement card or new card number, and you authorize us to apply such recurring charges to the replacement card or new card number until you notify us and the merchant that you have revoked authorization for charges to the card. To revoke your authorization allowing us to provide information related to a replacement card or new card number to a merchant, please contact us.